

**WITHERBY & CO.**

with which is incorporated  
GREAVES, PASS & CO.

LAW & GENERAL STATIONERS,  
COMPANIES' & PARLIAMENTARY  
PRINTERS.

NEWMAN'S COURT, CORNHILL;  
63, COLEMAN STREET; &  
2-3, WEST STREET, FINSBURY, E.C.

Telephones: { AVENUE 836 (two lines).  
LONDON WALL 3393.

Factory and Printing Works:  
326, HIGH HOLBORN,  
LONDON, W.C.

Telephone: HOLBORN 92.  
Telegrams: "WITHERBY, LONDON."

**LAW REVERSIONARY INTEREST**

SOCIETY, LIMITED.

THANET HOUSE, 231-232 STRAND, LONDON, W.C.

(OPPOSITE THE LAW COURTS)

REMOVED FROM No. 24 LINCOLN'S INN FIELDS, W.C.

ESTABLISHED 1853.

Capital Stock ... .. £400,000  
Debenture Stock ... .. £308,130  
REVERSIONS BOUGHT. LOANS MADE THEREON.

Proposals Forms and full information may be had at the Society's Offices.  
W. OSCAR NASH, F.I.A., Actuary and Secretary.

**THE BRITISH LAW FIRE**

INSURANCE COMPANY, LIMITED.

5, LOTHBURY, LONDON, E.C.

(with Branches throughout the Kingdom).

SUBSCRIBED CAPITAL - - - - £1,050,000.

FIRE, EMPLOYERS' LIABILITY under Workmen's Compensation Act, 1906, and  
independently thereof, and BURGLARY.  
Gentlemen in a position to introduce Business are invited to undertake Agencies within  
the United Kingdom.

No Foreign Business undertaken.

Manager and Secretary—H. FOSTER CUTLER.

**LEGAL AND GENERAL LIFE ASSURANCE SOCIETY.**

ESTABLISHED 1836.

10, FLEET STREET, LONDON.

FREE,  
SIMPLE,

THE  
PERFECTED  
OF  
LIFE  
ASSURANCE.

AND  
SECURE.

FUNDS - - - - £6,000,000. INCOME - - - - £785,000.  
YEARLY BUSINESS - - £2,840,000. BUSINESS IN FORCE - £22,000,000.

**TRUSTEES.**

The Right Hon. The Earl of HALSBURY.  
The Hon. Mr. Justice DEANE.  
His Honour Judge BACON.  
RICHARD PENNINGTON, Esq., J.P.  
ROMER WILLIAMS, Esq., J.P., D.L.

**DIRECTORS.**

**Chairman.** RICHARD PENNINGTON, Esq., J.P.  
**Vice-Chairman.** ROMER WILLIAMS, Esq., J.P., D.L.  
Bacon, His Honour Judge.  
Deane, The Hon. Mr. Justice.  
Ellis-Danvers, Edmund Henry, Esq.  
Finch, Arthur J., Esq.  
Follett, John S., Esq., J.P.  
Frere, John W. C., Esq.  
Grant-Meek, A., Esq., J.P. (Devises).  
Healey, C. E. H. Chadwyck, Esq., K.C., C.B.  
Johnson, Charles P., Esq.  
Masterman, Henry Chauncy, Esq.  
Mathew, The Right Hon. Sir J. C.  
Mellor, The Right Hon. John W., K.C.  
Rawle, Thomas, Esq.  
Saltwell, Wm. Henry, Esq.  
Tweedie, R. W., Esq.  
Younger, Robert, Esq., K.C.

**The Solicitors' Journal  
and Weekly Reporter.**

LONDON, OCTOBER 3, 1908.

\* The Editor cannot undertake to return rejected contributions, and  
copies should be kept of all articles sent by writers who are not on  
the regular staff of the JOURNAL.  
All letters intended for publication must be authenticated by the name  
of the writer.

**Contents.**

CURRENT TOPICS.....	780	SOCIETIES .....	794
THE PRESIDENT'S ADDRESS AT THE .....	781	LEGAL NEWS .....	803
PROVINCIAL MEETING .....	791	WINDING-UP NOTICES .....	804
THE OLD AGE PENSIONS ACT .....	793	CREDITORS' NOTICES .....	804
REVIEWS .....	795	BANKRUPTCY NOTICES .....	805
PUBLIC GENERAL STATUTES.			

**Cases Reported this Week.**

E. P. Coleman's Will, Re ..... 794

**Current Topics.****The New Land Transfer Rules.**

WE ARE authorized to state that the date of operation of the  
Land Transfer Rules, gazetted on the 4th day of August last,  
has been extended from the 1st of October to the 1st of  
November next.

**The Land Transfer Commission.**

THE POSTPONEMENT of the new rules referred to in the above  
announcement is, it may be presumed, made for the convenience  
of the Land Registry. Every effort should be made to obtain a  
further postponement of the rules until the Commission on Land  
Transfer has reported. We rejoice to observe the vigorous  
resolutions as to that Commission which were passed on Thurs-  
day at the Birmingham meeting.

**Proposed Changes in the American Patent Law.**

AS MIGHT have been expected, the provisions as to compulsory  
working of patents in England contained in the recent Act are  
provoking retaliatory measures in the United States. Two Bills  
are now before Congress to amend section 4,886 of the American  
Patent Act. One, which is a renewed Bill, having been before  
the House some years, proposes to introduce provisions sub-  
stantially the same as those contained in section 27 of the  
Patents and Designs Act, 1907. The other, which was intro-  
duced this year at the instance of the House Committee on  
Patents, proposes to impose on foreign patentees in the United  
States the same conditions as are imposed in their countries of  
origin. It provides "that any patent issued to a citizen or  
subject of a foreign country shall be upon the same conditions  
and for the same term as all patents issued by such country to  
citizens of the United States." At present, if a patent is  
granted in the United States to an Englishman, it is for seventeen  
years, and without payment of any further fees. If this pro-  
vision becomes law, a patent to an Englishman will last for four-  
teen years, and the fees payable will be apparently those payable  
under the English law. Public feeling in America seems to be  
by no means unanimous as to either of the above mentioned  
measures, but if either becomes law it looks as if it would be  
the one secondly mentioned above.

**An International Law of Bills of Exchange.**

IT IS STATED in the daily papers that, at the conference  
recently held at Budapest, in Hungary, by the International Law  
Association, an elaborate international scheme has been pre-  
pared on the subject of the law relating to bills of exchange,  
which it is hoped may form the basis of an international arrange-  
ment. The rules approved by the association, twenty-seven in  
number and referred to as the "Budapest Rules," are  
printed in the *Times'* report of the conference, and it  
is further stated that after these rules have been com-

municated to the various Governments, the Dutch Government will invite the other Governments to an international conference on the subject, with a view to establishing a general international agreement, or failing that, a unification of the three typical systems—German, English, and French. The twenty-seven rules referred to are, of course, called "Budapest Rules" simply because the conference which approved of them happened to be sitting at Budapest. The *Times* correspondent is mistaken in so far as he implies that the "elaborate international scheme" was prepared *de novo* by a committee of the International Law Association at their present conference. The "Budapest Rules" are only an extension, modification and consolidation of the "Bremen Rules," first promulgated at the meeting of the International Law Association held at Bremen in 1876. From 1881 to 1906 the subject appears to have been left in abeyance, and has again been revived as already mentioned. The history of the "Bremen Rules," and of various draft codes prepared with a view to internationalizing the law of bills of exchange, is given in two papers to be found at pp. 112 and 229 of vol. viii. of the *Journal of Comparative Legislation*. If the matter is, as promised, taken up seriously by the Dutch Government, it seems likely that the labours of the International Law Association may bear fruit. Next possibly to shipping law in its various branches, there is no department of commercial law which would better repay "internationalization" than the law relating to cheques and negotiable instruments generally.

#### Trustees' Accounts.

A UNIFORM method of keeping trust accounts is certainly very desirable, and the method explained by Mr. PRETOR W. CHANDLER in his paper on "The Accounts of Executors and Trustees" read at the Birmingham meeting seems to be one which may very well be adopted. It commences with schedules of the real and personal estate brought into the trust, and then gives a capital account in which cash and investments are distinguished on each side of the account in separate columns. There are separate rent, apportionment, and income accounts. Mr. CHANDLER has had in view the rules and requirements of the Chancery and Probate Divisions and of the Inland Revenue Department, and his system, which is extremely simple, is intended to enable trustees to furnish at any time any accounts which may be required from them. Specimen accounts are appended to the paper, and an appendix gives a statement of the forms of account required in the Probate and Chancery Divisions, of the accounts kept by the Paymaster-General, and of the accounts for the Inland Revenue. The form of inventory for the Probate Division will very well bear to be modernized, and Mr. CHANDLER might have inserted an alternative form intended for use by practitioners who object to the needless repetition of words. As was pointed out by the Commission on Chancery Accounts of 1852, an account should be taken in court in the same way as it would be taken by any man of business. Accounts, indeed, are the same everywhere. They only require to be kept regularly and in an intelligible form, and no difficulty over them need arise. Mr. CHANDLER's forms may usefully be taken as a precedent, and if this is generally done, much trouble in inspecting and investigating trust accounts will be avoided.

#### The Scope of Locke-King's Acts.

THE RECENT case of *Re Bowerman* (1908, 2 Ch. 340) before JOYCE, J., shews that the possibilities of argument as to the scope of the Real Estate Charges Acts are not yet exhausted. The Act of 1854 threw upon devised or descended real estate the burden of money charged on it by way of mortgage, and this included both legal and equitable mortgages, but not an equitable lien, such as a lien for unpaid purchase-money. Consequently the Act of 1867 expressly extended the previous Act to this case, but by a slip it did not include the case of intestacy, and the Act of 1877 extended the principle of making real estate bear its own debts to every case where land of a testator or intestate was "charged with the payment of any sum or sums of money by way of mortgage, or any other equitable charge, including any lien for unpaid purchase-money." It was held in *Re Anthony* (1892, 1 Ch. 450) that this section applied to the case of a charge on land in

favour of a judgment creditor, arising upon delivery of the land in execution. But under the Judgments Act, 1838, the remedies for such a charge are the same as in the case of an ordinary equitable charge in writing, so that it was not difficult to treat it as being within the Acts. But the present case of *Re Bowerman* has raised the question whether the Acts apply generally to the case of a charge created by statute, such as the charge for estate duty created by section 9 (1) of the Finance Act, 1894. The difficulty is that the charge, being created by statute, is legal and not merely equitable. Hence it is possible to contend that it is neither a mortgage, which implies an incumbrance created by agreement, nor an equitable charge, which *prima facie* excludes any legal interest. But the learned judge declined in this way to narrow the Act of 1877 and so render necessary a further amending statute. The charge does not carry with it the legal estate in the property, and it ranks as an equitable charge notwithstanding that, by reason of its origin, it may be enforceable in a court of law. The reasoning doubtless involves some confusion in the use of language, but the obvious intention of the Act of 1877 was to make land bear its own incumbrances, whatever may be their nature.

#### Registries of Deeds.

THE PAPER on Land Transfer Reform read by Mr. J. S. RUBINSTEIN at the Birmingham meeting (which we hope to print next week, with a report of the discussion upon it) is chiefly important for its advocacy of a system of registration of deeds. His views on registration of title are well known, and he states them in the paper with his accustomed force. He has slight difficulty in shewing that, on practical grounds, registration of title is not suited to this country, and that practical opinion has been throughout opposed to it. "As a matter of fact," he says, "the experts are almost to a man opposed to the system. Eliminate the officials and the theorists, and it will be found that, during the last thirty years, it is hardly possible to name a single practical expert who had or has a good word to say for the system." But we are a little surprised to find this staunch opponent of registration of title desiring to spread over the whole country the system of registration of deeds, which has for two hundred years never succeeded in extending outside Middlesex and Yorkshire, where it was originally established. We are aware that in those counties the system has in the eyes of the authorities a distinct advantage in that it is a source of income. The surplus fees in Yorkshire go to the county councils and are applied in reduction of rates. London has not been so wise, and has allowed the Land Registry Office to appropriate income amounting to some £15,000 a year. Mr. RUBINSTEIN suggests that the London County Council should recover these profits, and on the assumption that the Deed Registry is extended to the whole of London, he estimates that £30,000 a year or more may be secured in aid of the rates. If the same extension takes place over the whole country the county councils will stand to profit in the aggregate by a very substantial sum. We are prepared to admit that a Deed Registry causes very much less inconvenience than a Registry of Title, and, provided it is so arranged that search can be readily made against the particular property, instead of against owners of the property, it may have its uses. But it must be remembered that these large annual sums which Mr. RUBINSTEIN holds out as a bait to county councils will have to come out of the pockets of the persons who have dealings, large or small, with land, and the expense should not be imposed upon them unless some tangible advantage is to be gained. The fact that no other county has ever for 200 years called for an extension of the Middlesex and Yorkshire registries makes it at least doubtful whether this advantage exists, and we must confess to a feeling that the true way out of the present registration difficulties is to simplify still further the system of private conveyancing, and to dispense with official registries, whether of deeds or titles.

#### The Operation of the Workmen's Compensation Act.

THE PRINCIPLES embodied in the Workmen's Compensation Act, 1906, received severe criticism in the paper on "The Liability of Employers for Accidents to Employés" read by Sir JOHN



GRAY HILL at the Birmingham meeting of the Law Society. He admits that long before 1880 the common law doctrines of "common employment" and *volenti non fit injuria* had become unsuited to the modern state of industrial employment, and that the Employers' Liability Act of that year properly made the employer liable for accidents due to defective plant or negligent superintendence. And he considers that it would have been justifiable to go further, and to adopt the law of the French Civil Code, whereby all employers are made liable for the negligence of their employés, whether to strangers or co-employés; though he would have preferred a compulsory system of insurance, dealing with injuries as well as sickness, to which both employer and employé should contribute, such as prevails in Germany and Austria. But he objects to the system now embodied in the Act of 1906, under which exclusive liability is thrown on the employer for all accidents to employés arising out of and in the course of the employment, save only where the employer can prove that the accident was attributable to the serious and wilful misconduct of the workman; though the exception does not apply where the accident results in death or serious and permanent disablement. This qualification is an extension of the Act of 1897 to which Sir JOHN GRAY HILL makes strong objection, imposing as it does upon the employer liability for fatal accident due to the deceased's intoxication. Moreover, as he points out, the recent decision of the House of Lords in *Imray, Imrie, & Co. v. Williamson* (*ante*, p. 713) gives a very wide extension to the term "accident," and includes the case of unexpected and sudden death in the course of the employment, due, not to any accident in the ordinary sense, but to the weak state of health of the workman. The effect of the great extension of the liability of employers is, as Sir JOHN observes, to make them more careful as to the workmen they employ, so that any who are weak or physically below the average are left to swell the ranks of the unemployed. Moreover, the Act makes it possible for workmen to continue to receive benefits when they have the means of being cured, or to receive lump sums in compensation and to squander them. In his view the whole policy of the Acts is wrong, and he would substitute either (1) a system under which the employer would be liable for negligence of his employés causing injury to those in the same service, the compensation being diminished in case of contributory negligence; or (2) a system of insurance against both accident and sickness, to which both employer and employed would contribute. If the question were open, the latter of these alternatives would be preferable, but Sir JOHN GRAY HILL recognizes that such a reversal of the policy of Parliament is impracticable, and he confines himself to proposing specific amendments of the Act of 1906; the most important being the restoration of the provision of the Act of 1897 as to serious and wilful misconduct being a bar to all claims, and the overruling of *Imray, Imrie, & Co. v. Williamson*. His suggestions are well worth consideration when further legislation on the subject is possible.

#### Impounding the Interest of a Married Woman Beneficiary Restrained from Anticipation.

A REMARKABLE instance of a legislative provision restricted so as to be practically useless in most cases by decisions or *dicta* of judges is afforded by section 6 of the Trustee Act, 1888 (now section 45 of the Trustee Act, 1893), which altered the previous law by enabling all or any part of the interest of a married woman, restrained from anticipation, who has instigated or requested, or consented in writing, to a breach of trust, to be impounded by way of indemnity to the trustee against the loss which he otherwise would have to bear by reason of the breach of trust. The jurisdiction to make the impounding order is discretionary, but according to KEKEWICH, J., in *Griffith v. Hughes* (1892, 3 Ch. 105, at p. 108), there are certain facts which "not only authorize, but require [the judge] to exercise the discretion conferred on him by the Act." The facts in the case before him were that a trustee, upon the application and request of a married woman tenant for life restrained from anticipation, stating that the advance would save her home from being sold up, advanced to her out of the trust estate a sum of £80. He alleged that he

did so in ignorance of the meaning of the words "without power of anticipation," contained in the trust instrument, and he was held to be entitled to be indemnified out of the interest of the married woman. But the position of the trustee who under such circumstances knowingly commits a breach of trust in the hope of getting the interest of the married woman beneficiary impounded is very perilous. ROMER, J., in *Bolton v. Currie* (1895, 1 Ch., at p. 551), said that in *Ricketts v. Ricketts* (64 L. T. N. S. 263) he did not intend to lay down any general rule that a trustee who knowingly committed a breach of trust could never have his beneficiary's interest impounded. What he considered in that case was that one of the facts to be borne in mind by the court, when asked to exercise its discretion, is whether the breach of trust was committed by the trustee knowingly. "In my judgment," he said, "it is the duty of a trustee to protect a married woman against herself when she, as a beneficiary restrained from anticipation, asks him to commit a breach of trust. And I do not think a trustee ought to be allowed to deliberately commit a breach of trust at the request or with the consent of such a beneficiary in the hope and expectation that the court will afterwards assist him by removing the restraint on anticipation and give him a security for the breach of trust which at the time he had no right to look to. The restraint on anticipation would be practically rendered inoperative if a trustee could be certain that when he disregarded it and committed a breach of trust he would be put by the court in the same position as if the restraint had never existed." In that case, it is to be observed, the married woman beneficiary merely gave a formal consent to change of investment, and did not instigate the breach of trust, and did not even know that a breach of trust was contemplated, and it was really on these facts that the impounding order was refused. It is settled that the "instigation, request or consent" of the beneficiary must be made with full knowledge of the facts, and knowledge that the proposed act or omission of the trustee will be a breach of trust—in fact, the beneficiary must have requested the trustee to depart from and go outside the terms of his trust (*Re Somerset*, 1894, 1 Ch. 231, 265, 274; *Mara v. Browne*, 1895, 2 Ch. 69; the reversal of the decision in this case in 1896, 1 Ch. 199, went on another point). But although the observations of ROMER, J., were only *dicta* in the case last before him they were in affirmation of his previous decision in *Ricketts v. Ricketts* (*supra*), and they are likely to be followed; hence in most cases the section of the Trustee Act will afford no protection to trustees in the way of impounding the interest of a married woman restrained from anticipation.

#### Judges in Modern Fiction.

A LEARNED correspondent appears to have returned from his holiday with a serious grievance against the writers of modern fiction. He says that "much has been said lately, at the Pan-Anglican Congress and elsewhere, about the decadence of modern fiction, and the regrettably increasing personal note of modern literature. There is one branch of this well-founded complaint on which the legal profession particularly would appear to be justified in expressing an opinion, viz., the growing tendency on the part of modern novelists to endeavour, as it would seem, by the mere choice of a title for their books, to discredit the judges and work of the Chancery Division of the High Court of Justice. It may well have been the publication, some months ago, of 'The Wanderings of JOYCE,' which emboldened other authors to venture on 'The Lapse of Vivien EADY,' 'Sir TOM,' and 'EVE and the Law,' naturally soon followed by 'EVE Triumphant'—the authors in each case appearing to imply from the title that they were dealing with some characteristic act or aspect of the Chancery judge of the selected name. Surely, however, all limits of due propriety from this point of view have been exceeded in the recent announcement of 'R. J.'s Mother,' which has been widely circulated in papers which are presumably read by Chancery practitioners. It would, of course, be quite beneath the dignity of any of the particular judges themselves to move in the matter, even before each other, for an interim injunction; but it does seem possible to hope that a timely protest by the Bar Council and the Incorporated Law Society may at least prevent the attention of any other novelist being now turned to the wider and more tempting

field offered by the judges of the King's Bench and Probate Divisions, or even by the Lords Justices of Appeal themselves. The Law Lords must probably take their chance, along with other members of the Upper House, of being introduced upon the stage in fiction, for the Peerage, even if the House of Lords itself must be abolished, is admittedly necessary for providing characters for description by the novelists of the day."

#### The Nullum Tempus Act in the Colonies.

IT WAS at one time considered doubtful whether the Crown Suits Act, 1769 (9 Geo. 3, c. 16), better known as the Nullum Tempus Act—under which a title to Crown land may be gained by sixty years' possession adverse to the Crown—was in force in the oversea dominions. This question was, however, set at rest by the decision of the Privy Council in *Attorney-General v. Love* (1898, A. C. 679), in which it was held that the Act was in force in New South Wales; the principle of the decision applies, of course, to other parts of Australia, and in fact to all the other oversea dominions. It is somewhat remarkable that in the State of Victoria, adjoining New South Wales, a statute should recently have been enacted which, in effect, abrogates the law as laid down by *Attorney-General v. Love*, and restores the old common law as it existed in England before the Nullum Tempus Act came into operation. The Victorian enactment (section 5, Real Property Act, 1907) runs as follows: "Notwithstanding any law or statute now or heretofore in force in Victoria, the right, title or interest of the Crown to or in any land shall not be, and shall be deemed not to have been, in any way affected by reason of any possession of such land adverse to the Crown, whether such possession has or has not exceeded sixty years." This alteration in the local law of one part of Australia seems regrettable, as tending away from that uniformity of law throughout the Empire which is so desirable on many grounds.

### The President's Address at the Provincial Meeting.

THE presidential address delivered by Mr. J. S. BEALE at the provincial meeting of the Law Society at Birmingham on Wednesday dealt with a large number of topics of current interest; in particular with Land Transfer, Conveyancing Improvement, and County Courts.

With regard to Land Transfer the President naturally found himself somewhat tied by the appointment of the Royal Commission to inquire into the subject. But the pendency of that inquiry should not check criticism of the increasing burden and expense of the system of compulsory registration, and Mr. BEALE adopted the view, suggested in these columns when the recent set of new rules was first published, that they are opposed to the system authorized by the existing statutes. In his own words, they "appear to discard the present system, and to amount practically to a new Act of Parliament for dealing with compulsory registration on a system not apparently contemplated by, and differing fundamentally from, the Act of 1897." Clearly this is so. The Acts of 1875 and 1897 allow registration with possessory title, and for the purpose of such registration the rules should only provide for the production of such evidence of title as proves a *prima facie* title to possession, together with evidence of actual possession. The new rules, on the contrary, require that the applicant for registration shall produce all the documents of title in his possession and all documents, however confidential, relating to the title; not to enable the registrar to register him with a possessory title, which is all that is required, but to enable the registrar to decide whether he shall offer an absolute title. Rules more opposed to the intention of the statutes under which they are issued have probably never been drafted. Indeed, until the Land Registry was equipped with compulsion under the Act of 1897 in consequence of the too trustful compromise on which the Act was founded, rule-making authorities considered it their business to make rules to carry out the intention of the Legislature, not to override it. It has been left to the Land Registry to change all that.

And not the least important result of the new rules will be, as Mr. BEALE points out, greatly to increase the cost of the registry. The "new departure," he says, "if put in operation will constitute the registrar the permanent conveyancing authority for land within the County of London, with the duty of checking the conveyancing work of the whole of our profession as regards London property. If this duty is performed with proper care, an enormous increase of the registrar's staff will certainly be required, or conveyancing business in London will be completely blocked." Since the work of examining titles, what has been already performed by the purchaser's solicitor when the title is presented for registration, is, under the new rules, to be performed again in the registry, one of these alternatives will of course have to be faced, and though the increased fees may allow of a certain increase in the staff of the registry, we imagine that in practice it will be the second alternative which will take effect, and the inconvenience of the existing system will be indefinitely increased by delay in registration.

But of course in the coming inquiry the whole principle of compulsion will require to be thoroughly investigated. Mr. BEALE quotes the words from the report of the Royal Commission of 1868, that "for an institution to flourish in a free country it must offer the people the thing that they want." Forty years ago this sentence was sufficient to preclude the idea of compulsion, but we have made great strides in the direction of officialism since then, and a country that is overridden by this incubus cannot be described as free. It remains to be seen whether the Land Registry, under its present ambitious guidance, will be able to settle the system of compulsion on landowners and their advisers, and to extinguish—for that is what it must come to—the system of private conveyancing.

It is to the credit of the Council of the Law Society that, notwithstanding the discouragement due to the favour shown by successive Governments to the Land Registry, they have still sought to promote measures of reform in conveyancing. Had registration of title been out of the way, and had the authorities been really anxious to simplify the transfer of land, there is no doubt that by this time considerable progress would have been made. The Bill settled by the late Mr. WOLSTENHOLME for the Council of the Law Society in 1897, and introduced into the House of Lords by the late Lord DAVEY, ought to have received serious consideration, but it has been shelved in order that a clear field might be left for compulsory registration. Unable to make any progress with a comprehensive measure for simplifying conveyancing, the Council have for the last few years confined themselves to promoting Bills—the Conveyancing, Settled Land, and Married Women's Property Bills—intended to remove particular difficulties in conveyancing; those, for instance, incident to trusts for sale, to compound settlements, and to married woman trustees. The Married Women's Property Act, 1907, represents the only successful measure of the three, and Mr. BEALE states that in the late session the other Bills were blocked by the Attorney-General. "An interesting illustration," he adds, "of the difficulty of successful recourse to Parliament for what should be non-controversial legislation."

The new scheme of circuit arrangements, and the new rules for chamber work in the King's Bench Division, will be tested in the coming year. Of the latter Mr. BEALE speaks doubtfully, though he recognizes the effort made by the Lord Chief Justice to improve the organization of the division. For the first time the attempt is made to bring each action in its initial stages before the judge who will try it. If the attempt fails, the alternative seems to be to introduce a more thorough re-arrangement of litigious work, and this may have far-reaching effects both on the High Court and the county courts. Mr. BEALE suggests that the pressure in the High Court, due largely to the Criminal Appeal Act of last year, may find relief by more frequent recourse to the county courts. But in many of these the court is already over-occupied in consequence of the multifarious duties imposed by successive statutes, and the relief, which the county court judges will require, Mr. BEALE finds in the increase, which has been often advocated, of the registrars' jurisdiction from £2 to £5, with due pro-



vision for cases where questions of principle are involved. There is nothing unreasonable in this, and the County Courts Bill now before Parliament might well be amended, as Mr. BEALE suggests, so as to incorporate generally this increase of jurisdiction. Moreover, considering how the county courts have since their establishment been continuously growing in importance, it will be difficult permanently to maintain the present gap which separates them altogether from the High Court.

The President concluded his address with an appeal for greater support for the Law Society. Adverting to the numerous representations which the Council have to make to those in authority—either judicial, parliamentary, or administrative—upon questions affecting the profession, he pertinently remarked: "How much more effective those representations would be if made on behalf of the whole profession instead of a section of it!" Membership of the Law Society should certainly be recognized as a duty incumbent upon all solicitors, and not least because the society is almost alone in opposing the bureaucratic tendencies of the present day.

## The Old Age Pensions Act, 1908.

### II.

WE discussed in the previous article the conditions which found a claim to an old age pension. It remains to consider the machinery for the ascertainment of the validity of such a claim. The authorities concerned are defined by section 8 of the Act. They are the local pension committee, the central pension authority, and pension officers. A local pension committee has to be appointed for every borough and urban district with a population of 20,000 or over, and for every county (excluding the area of any such borough or district), the appointing authority being the council of the borough, district, or county. The members of the committee need not be members of the council, and since councillors already have sufficient matters to attend to, it is obvious that the committees may well consist largely of persons outside the council. The local pension committee in turn can appoint sub-committees, and these also need not consist of members of the committee. The scheme is one of delegation of authority, and the course of administration, it would seem, will be for the borough and county councils to regard themselves mainly as an appointing body. In some cases it is believed the intention of the Act has been ignored by the council appointing the whole of its members as the old age pension committee. Details as to the number and proceedings of the committee are left to be settled by rules (section 10 (1) (c)), and under the Old Age Pensions Regulations (r. 21) the committee is to consist of such number of persons, not less than seven nor more than the number of the council, as the council shall determine. The term of office is three years, or such less term as is fixed by the appointing council at the time of appointment; but members who are also members of the council quit office on ceasing to be councillors.

It is the business of the local pension committee to appoint sub-committees, and all the powers and duties of the local pension committee may be delegated to them. Under the regulations a sub-committee is to consist of such number of members, not less than five nor more than nine, as the committee may determine: r. 24 (2). In practice the council's area will be divided into districts, by wards or otherwise, and for each a sub-committee will be appointed. In this manner the actual administration of the Act, so far as the local authorities are concerned, will usually be entrusted to bodies consisting mainly of persons outside the council, and selected on account of personal fitness, or as representing societies such as friendly societies. Women are eligible, and it may be expected that they will be extensively appointed. Every committee and sub-committee will appoint a clerk, and the committee will assign him his remuneration, not being in excess of a scale fixed for the purpose by the Treasury.

The pension committees and sub-committees are the local authorities for administering the Act; but the primary work of inquiring into claims and reporting on them will rest with the pension officer, who is appointed by, and may be taken to repre-

sent, the Treasury. The regulations require that, subject to the Act and the regulations, a pension officer shall, in the execution of his office, observe and follow the orders, instructions, and directions of the Inland Revenue Commissioners: r. 34. As is well known, the Treasury have appointed their own local officials as pension officers, and it will require a good deal of care to ensure that the areas of the sub-committees and of the pension officers shall be co-terminous. If sub-committees have to deal with a variety of pension officers, and *vice versa*, a good deal of confusion will result. But to judge from a recent communication to the *Times* (Sept. 22) the Treasury are not content to appoint the pension officers and leave them to do the work allotted to them under the Act—that is, to inquire into claims and report upon them to the local committee. They have, it seems, placed the pension officers under supervisors, to whom the reports must in the first instance be submitted. Presumably this is with a view to obtain uniformity in the administration of the Act, but the Act itself does not recognize anyone in this respect except the pension officer himself, and it does not contemplate that his reports shall be "edited" before they are submitted to the local committee.

The local committee and the pension officer are in a sense co-ordinate authorities. Above them comes the central pension authority—that is, the Local Government Board, "who may act through such committee, persons or person appointed by them as they think fit": section 8 (3). The local committee decide upon any claim, on the receipt of the report of the pension officer, and after obtaining from him or from any other source, if necessary, any further information: section 7 (1) (b). If they decide, in accordance with the pension officer's report, in favour of the claim, the decision is final; but otherwise, the pension officer or any person aggrieved may appeal to the central pension authority, and then the decision of that authority will be final: section 7 (1) (c), (2). If the local committee agree with an adverse report of the pension officer, they cannot at once reject the claim, but must give the claimant an opportunity of being heard: r. 14 (2). If the claim is disallowed, the notice sent to the claimant must state the grounds on which it is disallowed, and that the claimant is entitled to appeal to the Local Government Board: r. 14 (5). Under rule 18 (1) appeals may be made by sending to the board notice of appeal within seven days after the date of the decision. The work under the Act will be exceptionally heavy until the 1st of January, 1909, when pensions begin to be payable; subsequently it will only be necessary to inquire into claims of persons attaining the age of seventy, and as to the continuance of the qualifications of existing pensioners. The work will be largely one of detail—the ascertainment of yearly means, &c.—and, until experience has been gained, the local committees and pension officers are likely to be confronted with a good many knotty points. But the real difficulty, perhaps, will be to secure due co-operation between the numerous authorities who are concerned in the administration of the Act.

## Reviews.

### Lunacy Practice.

HEYWOOD AND MASSEY'S LUNACY PRACTICE. PART I.: DISSERTATIONS, FORMS AND PRECEDENTS. PARTS II. AND III.: THE LUNACY ACTS, 1890 AND 1891, AND RULES, FULLY ANNOTATED, AND AN APPENDIX WITH PRECEDENTS OF BILLS OF COSTS. THIRD EDITION. By N. ARTHUR HEYWOOD and ARNOLD S. MASSEY, M.A., Solicitors, and RALPH C. ROMER, First Class Clerk in the Office of the Masters in Lunacy. Stevens & Sons (Limited).

We described this book, on its first appearance in 1900, as eminently practical, and therefore likely to be very useful, and our verdict has been confirmed by the issue of three editions within seven years. The present edition certainly shows no slackening in the efforts of the authors to meet the wants of practitioners, and from a modest volume intended to furnish solicitors who have to conduct proceedings in lunacy with brief and clear directions as to the course the proceedings should take, with the necessary forms, the book has developed into a complete treatise on lunacy practice. The arrangement has been altered, and the first part now contains the precedents and dissertations on practice; the second part, the Lunacy Acts, with notes; and the third part, the Lunacy Rules, also with

notes. Chapter 7 of the first part, relative to leases, sales, purchase of real estate, and powers of attorney, is particularly useful, and the notes to the Acts and rules are practical and helpful. The co-operation in the editorship of Mr. Romer is a guarantee that the practice of the Lunacy Office is correctly stated.

### Books of the Week.

The English Reports. Volume LXXXVII.: King's Bench Division, XVI., containing Modern 3 to 7. William Green & Sons, Edinburgh; Stevens & Sons (Limited).

Gibson and Weldon's Aids to Equity. Intended as a Guide to that Difficult but Essential Work, Snell's Principles of Equity (15th Edition). Eighth Edition. By the Authors and W. GIBSON RIVINGTON, M.A. (Oxon.). The Law Notes Publishing Offices.

My First and Last Appearance, and other Original Recitations; Being Specially Revised Selections from "T Leaves," "Tantler's Sister, and other Untruthful Stories," and "More T Leaves." By EDWARD F. TURNER. Smith, Elder & Co.

Guide to the Formation, Registration and Management of Companies (Limited by Shares), Registered under the Companies Acts, 1862 to 1907. Compiled by H. V. BAINES, Solicitor, assisted by H. W. NEWTON, Solicitor. Pearse Morrison & Son.

Journal of the Society of Comparative Legislation. Edited for the Society by Sir JOHN MACDONELL, C.B., LL.D., and EDWARD MANSON, Esq. New Series, Vol. IX., Part 1. John Murray.

## CASES OF THE WEEK.

### Before the Vacation Judge.

*Re E. P. COLEMAN'S WILL.* 30th Sept.

**WILL—POWER OF TRUSTEE TO SELL REAL ESTATE—POWER TO SELL LAND APART FROM MINERALS—TRUSTEE ACT, 1893, s. 44.**

This was a petition to obtain the sanction of the court, under section 44 of the Trustee Act, 1893, to certain sales by the petitioners of certain lands vested in them upon trust for sale as trustees of the will of one Edward Pilcher Coleman. The object of the petition was to obtain the sanction of the court to a sale with an exception or reservation of minerals, and also to certain sales of the said minerals separately from the residue of the lands and hereditaments. At the time of his death, the testator was seised in fee simple of considerable real estate in Kent. The testator by his will dated the 12th of February, 1903, devised the residue of his estate to the petitioner upon trust to sell that part which should not consist of money and invest the proceeds. The trust estate was to be held on certain trusts set out in the will. He further directed that one share in his trust estate should be held in trust by the petitioners. The will contained no directions forbidding the sale of land or minerals separately from the residue of the land thereby devised, and the testator had recently sold a strip of land to the Dover Corporation for tramlines, reserving the minerals thereunder. The testator died on the 20th of October, 1907, his will being proved on the 22nd of January, 1908. At the time of his death he was seised of certain hereditaments, known as the Crabble and Coombe Farms. These lands were suitable for sale in lots, and were believed to have certain coals and minerals underneath. The trustees were advised that the reservations of the coal would not lessen the value of the said lands for building or other purposes, and had decided to put the same up for sale by auction in the lots shewn on a plan. The lots were offered with a reservation of the minerals 100 feet below the surface. The sale was held on the 16th of July, 1908, each lot being sold for a considerable sum, the total being £7,464. It was shewn that the method of sale adopted by the trustees was the most advantageous way of disposing of the property. The coals and minerals in the district of Dover were believed to be at a depth of not less than 1,500 to 2,000 feet from the surface, beneath strata mostly of chalk soil, and the working of the coal and minerals was extremely unlikely, by reason of the depth at which such workings would be carried on and the nature of the strata, in any way to cause a subsidence of the surface. The prayer of the petition was that the petitioners might exercise all or any of the trusts, powers and authorities of the will, so as to dispose of the land, with an exception of the coal mines and minerals in and under the same, and with or without rights and powers of and incidental to the working of such mines and minerals, and so as to dispose of the coal mines and minerals separately from the residue. Counsel explained that the urgency of the matter was that completion must take place on the 11th of October. [COLERIDGE, J.—Have the beneficiaries been served?] No. The trustees have an absolute power of sale, and service on the beneficiaries was unnecessary: *Re Wadsworth's Trusts* (1890, W. N. 163) and *Re Price* (10 Eq. 531). Counsel for the respondents did not oppose the petition.

COLERIDGE, J.—Let there be an order as prayed. It should be drawn up in the form No. 2 at p. 1748 of Seton.—COUNSEL, *Bramwell Davis*, K.C., and *C. Andrews Uthwaite*; *Matthews*. SOLICITORS, *Sharpe, Pritchard, & Co.*, for *E. W. V. Knocker*, Dover.

[Reported by W. VALENTINE BALL, Barrister-at-Law.]

## Societies.

### The Law Society.

#### ANNUAL PROVINCIAL MEETING.

The thirty-third Provincial meeting of the Law Society was held at Birmingham, the proceedings commencing on Wednesday morning, when the members met in the Council Chamber of the Council House. About 600 gentlemen are attending the meeting, including the President (Mr. J. S. Beale, London), the Vice-President (Mr. W. H. Winterbotham, London), Mr. J. D. Botterell (London), Mr. Cullimore (Chester), Mr. W. Dowson (London), Mr. T. Eggar (Brighton), Mr. R. Ellett (Cirencester), Mr. S. Garrett (London), Mr. W. E. Gillett (London), Sir John Gray Hill (Liverpool), Mr. Hy. Manisty (London), Mr. C. B. Margetts (Huntingdon), Mr. C. H. Morton (Liverpool), Mr. J. F. Milne (Manchester), Mr. W. H. Norton (Manchester), Mr. E. F. Oldham (London), Mr. A. Copson Peake (Leeds), Mr. Richard Pennington (London), Mr. Thomas Rawle (London), Mr. W. A. Sharpe (London), members and extraordinary members of the Council, with Mr. E. W. Williamson (secretary), Mr. S. P. Bucknill (assistant secretary), and Mr. E. R. Cook (clerk to the committees).

#### WEDNESDAY'S MEETING.

The LORD MAYOR OF BIRMINGHAM (Mr. Alderman H. J. Sayer) welcomed the members to the town. He remarked that Birmingham remembered with pleasure the society's visit fourteen years ago.

#### INAUGURAL ADDRESS.

After some introductory words, the PRESIDENT turned to the legislative changes affecting the profession since they last met at Manchester two years ago. The session of 1907 was fruitful in Acts more or less affecting the administration of the law, and prominent among these stands the Criminal Appeal Act.

#### THE CRIMINAL APPEAL ACT.

This Act creates a great legislative change, and undoubtedly removes the anomaly that the only appeal from a legal conviction was indirectly to a non-judicial authority, but in providing a wide system of appeal from convictions it was probably inevitable, but perhaps regrettable, that the right of appeal should not only cover doubtful cases, but that facilities—if not an actual inducement—should be offered to all convicted persons of sufficient means to try their luck in the new Court of Criminal Appeal. Judging from the short experience we have had, the Act presents a difficult administrative problem to the judges how to cope with the mass of additional work thus imposed upon them. A court of three judges sitting weekly makes a heavy claim on the time and labours of the judges at a period when they have been striving with much care and forethought to reorganise their work to advantage, and to reduce those arrears which are more favourably regarded by defendants than by the public and the plaintiffs. That a Court of Criminal Appeal of three judges should sit at intervals during the long vacation claims from all lawyers the recognition of the self-sacrifice of the judges who compose it, and the sincere hope that the practice may not be perennial. In the hope of saving judicial time the circuit system has been rearranged, and the time-honoured practice of a judge sitting in chambers to hear judges' summonses has been abrogated in favour of a scheme for distribution of the same work among various judges sitting in court—whether this will result in the desired economy of time (it can scarcely prove economical in money to suitors) remains to be shown by experience. The junior bar, although loyally co-operating in a change desired by the judges, do not regard it hopefully, and many solicitors of great experience in court work have a similar feeling. The working of the Commercial Court undoubtedly supports the new proposals, and I am sure that suggestions emanating from the Lord Chief Justice of England will command the favourable consideration of solicitors, who even beyond the high authority of his position remember his sympathetic consideration of our branch of the profession throughout his eminent career at the bar and on the bench.

#### OTHER ACTS.

The Public Trustee Act of 1907 attracted much attention when it first came into operation through the widespread advertisements with which it was heralded. It may prove useful to those who admire and are willing to pay for official administration—but it is one of several indications of a public, or at least a Parliamentary, feeling in favour of an official control of business affairs which (speaking for myself alone) I cannot help regretting as decadent from the true national spirit of self-dependence. We have the assurance of the Public Trustee of his desire to co-operate with solicitors, but it is too early at present to form any opinion as to the practical value or working of the Act. The Patents Act of 1907 in its professional aspect is noteworthy as removing the jurisdiction over patent extension from the Privy Council to a judge of the Chancery Division, an additional though probably not a heavy charge upon judicial time. One case only so far as I am aware has been heard, and Mr. Justice Parker has stated in a judgment of great lucidity the principles by which the court will be guided in the exercise of this new jurisdiction. The Companies Act, 1907, was valuable as an amending Act upon several points—the series of these Acts during the last fifty years evidences both the remarkable development of joint stock trading and the diffi-



culty of preserving sufficient legislative control over this class of enterprise for the due protection of investors as well as of creditors without unduly restricting its further development. The Married Women's Property Act, 1907, perhaps deserves mention as a useful amending Act tending to complete the scheme of giving married ladies independent control over all property vested in them. The Limited Partnerships Act of 1907 is undoubtedly sound in principle, and although its application must be gradual it should prove useful in a large number of cases, both commercial and professional, where capital in a business is held by retiring partners or by relatives or friends of the active members of a firm. The incomplete session of 1908 has not proved equally prolific of legislation affecting us—unless the Old Age Pensions Act may be considered within the category. I trust that so far as our profession is concerned its operation may not impose a heavy burden on the State.

#### LAND TRANSFER.

Few subjects occupy the minds of solicitors more prominently than Land Transfer. The voluntary system of registration of title enacted by successive statutes has proved a dead letter; the compulsory system in the County of London under the Act of 1897, which was put in force experimentally and intended by its authors as an object lesson in the advantages of registration, has, after ten years' experience, been found to increase expense and trouble without, so far as I have been able to learn, any corresponding advantage. Compulsory registration continues to be an endeavour "to force upon every purchaser and mortgagee a mode of dealing with his property which not one of them adopts of his own accord"—a process emphatically condemned by the Report of Mr. Osborne Morgan's Committee of 1879—which report also endorsed the principle laid down by the Royal Commission of 1868 that "for an institution to flourish in a free country it must offer the people the thing that they want." The theory that a compulsory registration of a possessory title would in course of time ripen into a root of absolute title has been disproved by experience in all but the simplest cases—and these would have been equally simple without the superimposed expense of registration. An enormous expenditure has been incurred by the State both in buildings and staff, and it appears certain, whether the compulsory system is confined as at present to London or extended to the provinces, that either the taxpayers of this country must be continuously called upon to make good an annual deficit, or the official fees on registration must be so increased as to impose a heavy burden on dealings in land. Beyond these general observations I feel restricted from discussing this question. The inquiry for which the Council have long been pressing into the operation of the Acts of 1875 and 1897 has now been granted. A Royal Commission has been appointed on which our profession is represented by only one solicitor; while the bar, who necessarily have no practical acquaintance with the working of the system to be inquired into, is represented by five King's Counsel and a conveyancer. That our representative should be one so much respected and so well qualified as Mr. Pennington is a subject for congratulation; but it is hard to see why the duty of representing the views of the profession should have been imposed upon him single-handed. The subject of Land Transfer being thus *sub judice* it would not be fitting on my part to discuss in any detail the matters which will form the subject of inquiry by the commission. It is remarkable that contemporaneously with the announcement of the commission proposed new rules have been published by the Rule Committee under the Acts of 1875 and 1897, which appear to discard the present system and to amount practically to a new Act of Parliament for dealing with compulsory registration on a system not apparently contemplated by and differing fundamentally from the Act of 1897. Under these rules, if approved by the Lord Chancellor, every application for registration is to be accompanied by the evidence of the applicant's title, abstracts, requisitions, and replies, and counsel's opinions if obtained, and upon examination of this evidence the registrar is to determine whether the applicant may be registered with an immediate absolute or good leasehold title (with or without those public advertisements which have done their part to discourage absolute title registration), or whether a possessory title only is to be allowed. This new departure if put in operation will constitute the registrar the paramount conveyancing authority for land within the County of London, with the duty of checking the conveyancing work of the whole of our profession as regards London property. If this duty is performed with proper care an enormous increase of the registrar's staff will certainly be required, or conveyancing business in London will be completely blocked. The duplication of the examination of County of London titles made by solicitors and counsel for their clients cannot be within the capacity of the registrar's present staff; a merely nominal and perfunctory examination would be delusive, and would tend to encourage fraud, and we must therefore look forward either to such a block in the office as will be most injurious to owners of property or to such an increase of staff and of the consequent cost of the department as must startle the boldest Chancellor of the Exchequer. Considering that in the ten years of its existence the Land Registry has dealt with only a small proportion, I believe less than 10 per cent. of the properties within the compulsory area, and that the present cost (including the sinking-fund) is about £58,000 a year, and must increase (apart from the new scheme) as additional titles are registered each year—any one can form for himself an estimate of the huge, and I believe absolutely prohibitive, cost of such a system. It seems logically clear that the proposed duplication of each examination of title must add to the expense, and if the office is not self-supporting (notwithstanding the appropriation of the Middlesex Registry profits) under the system

hitherto in operation, it cannot be made self-supporting under the proposed system without such an increase of the official fees as will seriously affect, if it does not demolish, the argument that registration of title can be made economical to owners. For some years to come, as for some years past, a deficit will have to be met out of imperial funds, and upon what principle of political economy the taxation of the whole community can be justified to establish and carry on a system which either benefits or injures the individuals who sell or buy landed property in the County of London it is impossible to understand.

#### CONVEYANCING IMPROVEMENT.

Apart from registration of title the interesting question remains as to what can be done towards improving our conveyancing system—a question which has been constantly before the Council of the Law Society—but without official or Government aid, since Lord Cairns passed the Settled Land and Conveyancing Acts. It is noteworthy that Lord Cairns, in giving evidence before a Parliamentary Committee in 1879, admitted the failure of Lord Westbury's Act of 1862 and his own Act of 1875, which he attributed to the unwillingness of land owners to incur the certain preliminary expense of registration for the possible though uncertain advantage of their successors, but he remained steadfast to the principle that any form of compulsion was unjust and inexpedient. Since Lord Selborne's retirement in 1885 there has been a succession of Common Law Lord Chancellors, and those illustrious and honoured heads of our profession have been content to leave the improvement of conveyancing to await the outcome of the theoretical and experimental Act of 1897. As illustrating and justifying the general feeling of landowners against registration, it may be noted that Lord Herschell, when Lord Chancellor, gave evidence before a Committee of the House of Commons of which the present Lord Chancellor was chairman, and admitted that, having himself purchased an estate, he had not registered the title under the Acts of 1862 and 1875—a strong corroboration of Lord Cairns' explanation of the cause of failure of those Acts. The Council of the Law Society, as I have said, have been persistent advocates of conveyancing reform. In 1897 a Bill, settled for them by Mr. Wolstenholme, was introduced into the House of Lords by the late Lord Davey, and was read a second time, but did not progress further. In the recent session the Council, through the kindness of Mr. Hills, M.P., promoted a Bill dealing with modest conveyancing reforms of a practical character and the removal of certain anomalies—this Bill was blessed by the Lord Chancellor, who expressed his wish for its success, but was blocked by the Attorney-General, who objected to the second reading—an interesting illustration of the difficulty of successful recourse to Parliament for what should be non-controversial legislation. The popular idea that the transfer of land should be made as simple as the transfer of personal property such as stocks or ships is equally old and plausible, but it must remain unattainable until the nature and incidents of the ownership of land can be assimilated more closely to those affecting the ownership of these classes of personal property. Such an assimilation will necessarily involve the uprooting and abrogation of such old ideas as the doctrine of uses, limited ownerships and special tenures and customs inherited from feudal times. One interest only—absolute ownership—must be recognised in land as affecting the right of transfer, all other interests and rights being equitable only, enforceable against the absolute owner, and not conferring any right affecting the land. If such a drastic change in our land system were generally desired it might be brought within the range of practical politics. So far from professional interests being obstructive, the idea has been formulated in papers and discussed with approval for a long period of years, and it has recently been advocated in an interesting paper by an eminent conveyancer, Mr. Charles Sweet, contributed to the *Law Quarterly Review* of January, 1908. During the present year one committee of the Council has drafted a Bill to bring special customs affecting the land into harmony with the general law, and another committee has been sitting to consider what recommendations could be made for the improvement of our conveyancing system. This committee has agreed upon the outlines of a scheme which have been submitted for the consideration of the provincial law societies. It is something gained if the conditions essential to the reform or improvement of our conveyancing system are made clear to the public, who naturally but wrongly regard professional criticism as self-interested. I hope the Council may have the support of the general body of the profession in approving the scheme thus outlined (without it they will be powerless), and in pressing forward their proposals by all means open to them.

#### LEGAL EDUCATION.

It is satisfactory to record marked progress in this important subject both in London and several large provincial centres—and by legal education we mean considerably more than enabling articulated clerks to pass the intermediate and final examinations qualifying them to practise as solicitors. Our system of law presents an illimitably wide field of study in its history, its assimilation of principles derived from other systems, and its adaption to the changing requirements of the community—and few will now be found to deny the practical as well as educational value of the systematic study of the theoretical and historical aspects of the law. It is a truism that men of the highest education generally succeed best in our as in other professions, but the proportion of our students who have had the advantage of university education and have taken a degree before entering articles is still small though increasing. The provision of the best possible means of study of historical and theoretical law was a vision opened to us by Sir Robert Finlay's scheme of a National School of Law controlled by the Inns

of Court and the Law Society, and open equally to students of either branch. This vision has unfortunately passed away, I hope only temporarily, but the Law Society has striven to fulfil its duty by establishing a teaching system inaugurated by Sir Albert Rolit as president, and maintained by Sir John Gray Hill and his more recent successors in the chair, a system aiming not merely at enabling articulated clerks to pass our qualifying examinations, but to aid them by lectures and classes to obtain sound knowledge of our legal system in its various aspects. It also seeks by scholarships or studentships to encourage young men of ability towards theoretical and university study. We note with pleasure that the progress of this endeavour has been uniform and satisfactory as recorded in our annual reports; at some lectures the attendance of students has exceeded the capacity of the largest class-room, and we have had to borrow the temporary use of the West Library. We all recognise that this progress and success is due to the ability and enthusiasm of our esteemed Principal and Director of Legal Studies—Mr. Jenks—and his able supporters and assistants, to whom we offer our warmest thanks and gratitude. Progress in legal education is by no means confined to London. In Liverpool the Board of Legal Studies, co-operating with the Liverpool University, provides an excellent system of education. The Yorkshire Board of Legal Studies, working with the Universities of Leeds and Sheffield, has an excellent and promising organisation; at Bristol a Board of Legal Studies, mainly composed of solicitors, is in active operation. In South Wales the formation of a board by the joint action of the local law societies and the universities is under careful, and I hope I may say, advanced consideration. Here in Birmingham the progress of the great cause of education has been very remarkable in the establishment and development of the Birmingham University, but the main efforts have been directed towards commercial, engineering, and scientific education, and consequently law has necessarily had to await its turn. I feel confident that in a city where such splendid results have been attained by local patriotic effort, facilities for the higher education of articulated clerks throughout the Midland counties will in due course be supplied at least equal to those in the districts to which I have referred.

#### SOLICITORS' ACCOUNTS.

You will remember that this was a burning question in the profession last year, when by an unanimous vote the resolution of the committee appointed in the hall, in February, 1907, that it was the duty of every solicitor to keep full and proper accounts of his clients' moneys, distinguishing them from his own, was adopted, but by a large majority the somewhat drastic proposal of the committee that the due performance of this duty should be evidenced upon the annual renewal of certificates was rejected. It is impossible to overrate the importance of this admitted duty, but most difficult to find any effective means of enforcing it by any voluntary action which we as a profession can adopt. In the recent inquiry of the departmental committee appointed by the Board of Trade, to consider amendments in the Bankruptcy law, it was clearly shown by the evidence of competent witnesses, both official and professional, how frequently the gradual neglect of keeping proper accounts was the precursor of bankruptcy—and I believe that the experience of our discipline committee would show that in the cases which come before them involving charges of misappropriation, laxity in keeping proper accounts, and in the due separation of clients' moneys, has been either the cause or the invariable accompaniment of wrong-doing. Solicitors from the nature of their business have clients' moneys constantly through their hands, very frequently paid in aggregate amounts which include costs belonging to the solicitor, and the due separation of these is essential to proper professional practice. It has often been said, and truly, that no other profession involves the handling of clients' moneys to the same extent; but so far from this being an excuse or palliative for laxity in account-keeping, it is rather a reason for greater strictness in regarding the professional rule which we have adopted. If anyone can devise a plan under which this professional rule can be continuously enforced by voluntary action he will deserve our universal gratitude, but so far none of the suggestions which have been made find favour as practical or efficient remedies. It has been proposed that default in keeping proper accounts should of itself be professional misconduct punishable under the Act of 1888; but this, however right in principle, would require legislation, and we know by sad experience that legislation is nearly hopeless under present parliamentary procedure. To effect improvement by domestic action the main requisite seems to me to be some voluntary association of those who pledge themselves to fulfil continuously this great duty, and I throw out as a suggestion whether such a pledge could be made (to use an Americanism) a plank in the platform of membership of the Law Society and of the various provincial societies.

#### PROPOSED NEW CHARTER.

In order to give effect to the resolutions adopted in July, 1907, providing that three of the retiring members of Council each year shall not be re-eligible for one year, that non-certificated solicitors shall be eligible for membership of the society, and removing the disqualification of extraordinary members of Council for the offices of President and Vice-President, application has been made to the Privy Council for an Amending Charter, but no decision has yet been received. By the voluntary retirement of three of our most valued friends this year—occasioned in each case I regret to say by considerations of health—the number of vacancies in July last was the same as if the proposed new regulation had been in operation.

#### AMENDMENTS OF EXISTING ACTS AFFECTING SOLICITORS.

A brief survey of our professional needs and desires may be permitted, but for their achievement the sanction of Parliament is necessary—and the practical difficulty of obtaining the passing even of a non-contentious Act is known to you all. The right of a solicitor to employ another solicitor to appear for him in the county court should be recognised without requiring the present subterfuge of a nominal change of solicitors—this amendment requires the co-operation of the bar—hitherto withheld under what I believe to be a misunderstanding of the position. I hope it may be possible to obtain this co-operation, and that the difficulty may be removed at least in the large class of cases which could not justify the employment of counsel. Further we need further protection against the unscrupulous action of debt collectors who openly pose and sometimes advertise as county court advocates; a definite stand has been taken against this practice by a respected county court judge—His Honour Judge Bompas, K.C., in the interest not of solicitors but of the due administration of justice—and we trust his action may be approved and adopted by high authority. Another form of trespassing upon the statutory rights of solicitors is adopted by some house agents in the preparation of legal documents. Many such cases are brought under the notice of our Professional Purposes Committee, and action is taken where practicable, but the penalty is inadequate, and affects only the particular offender. Possibly in this class of case compensation to solicitors arrives at a later stage when the document (frequently a misused printed form) comes to be acted upon and requires interpretation. Another most important need for fresh Parliamentary power is with regard to our examination system. It is common ground that intending solicitors should before articles evidence a moderate standard of education by passing our Preliminary Examination, or one of the accepted equivalent examinations—unfortunately, these equivalents are statutory and unalterable except by Act of Parliament, and some of them are certainly insufficient—as for example the junior certificates of the Oxford and Cambridge Local or External examinations—while these too easy means of access to the profession remain it is useless for us to raise the level of our Preliminary Examination, which, I believe, most of the members of the Examination Committee of the Council strongly desire. Again—but speaking here only my own view—all exemptions from the Intermediate Examination should be abolished. The present exemption of articulated clerks who have taken a law degree at either university tends, according to my experience on the committee, to give those students a too easy confidence, by treating them as a class apart from the general body of articulated clerks, and the result tells disadvantageously on their position in the Final Examination. To test themselves by passing the Intermediate Examination can only be for their good. All these suggested needs require statutory power, and we can only hope that the energy and kind co-operation of our numerous professional brethren now members of the House of Commons may overcome the difficulties which the present procedure of Parliament opposes to non-political and uncontroversial legislation.

#### COUNTY COURTS.

The excellent working of our county courts throughout the country scarcely receives its due recognition from those sections of the profession and of the public who necessarily have slight acquaintance with it. The mass of work conducted unobtrusively, at little cost, generally near the homes of the suitors, and in a manner to give them satisfaction, passes comparatively unnoticed, but reflects the greatest credit on those responsible for its administration, the judges and their registrars. Now that the judges of the High Court are, as I have already mentioned, struggling hard to cope with their increased duties some relief might well be obtained, with the aid of judicial and legislative authority by means of the county courts. Sir Albert Rolit's Act of 1905, which you will remember was passed with the support of the Chambers of Commerce throughout the country and of the Council, but without official aid, raised the money limit of county court jurisdiction to £100, thus covering a large percentage of ordinary actions. It cannot be suggested that the able and experienced members of the bar who become county court judges—of the same class, be it remembered, as those who act as temporary circuit judges under the title of commissioners—are not competent to try these actions. Surely in the public interest this increased jurisdiction should be encouraged and made as effective as possible, but the only movement in this direction has been the Bill to which I shall refer. The direction of efficiency should be to relieve the county court judges of some of their formal and less important duties—to increase their authority in cases where no valid defence exists, and in dealing with contempt of court—and to enact a reasonable scale of fees applicable to the higher class of cases. A County Court Bill introduced by the Lord Chancellor has passed the House of Lords, and awaits second reading in the Commons. This Bill, though containing useful provisions, appears to stop short of that effectiveness which one would expect if the enlarged jurisdiction had the full sympathy and approval of the bench and bar. For example, the present jurisdiction of registrars is increased from 40s. to £5; but this change, instead of being general, is limited to apply in such county courts only as the Lord Chancellor shall from time to time prescribe, and even then to undefended cases only unless with the concurrence of both parties. Why should the competence of registrars of the court to deal with these minor cases be reasonably doubted? Although the right might properly be reserved to a suitor to have his case tried before a judge where a question of principle involving small pecuniary value is raised, the vast majority of defended



actions under £5 involve questions which the registrar would decide as effectually and fairly as the judge to the great relief of the judge's time. I venture to commend this Bill to the attention of legal members of the House of Commons—an amendment on the lines indicated above carries the strong recommendation of the County Courts Committee of the Council, and there are others which considerations of time do not permit me to discuss here.

SADD V. GRIFFIN.

The recent case of *Sadd v. Griffin* has naturally excited so much attention among solicitors that although the issue involved is purely technical I may perhaps usefully refer shortly to it. The Court of Appeal decided that "disbursements"—in the particular case counsel's fees—could not be recovered from a client unless they had been actually paid by the solicitor—a most indisputable proposition—but it decided further that a bill of costs spoke from the date of its delivery, not according to the hitherto universal practice from the date of its taxation, and consequently as counsel's fees imposed no legal liability, they were not recoverable from the client when, in accordance with universal convenience and practice they had been paid between the actual delivery of the bill and its taxation. It would be deplorable if the present practice, convenient both to solicitors and counsel, and absolutely just towards clients, were upset as a result of this decision, but an eminent counsel, Mr. Danckwerts, K.C., has advised that the strict technicality of the Act of Parliament and the practical advantages of the general professional usage can be brought into line by new Rules of Court, which it is hoped the Lord Chancellor and the judges may favourably entertain.

#### PROFESSIONAL ORGANISATION.

In common with many former Presidents I have to deplore the fact that the advantages of combination and organisation for professional objects common to us all, are insufficiently recognised by solicitors either in London or the country, with the result that membership of the Law Society and of the Provincial Law Societies is not universal or in some districts even general. If it were so the influence and power of usefulness of your Council, especially on questions of external interest, would be greatly increased. It is naturally difficult to show in a concrete form the advantages of membership of a society fulfilling so many diverse functions, and necessarily administered by a Council comprising only a few of its members able and willing to meet the heavy demands on their time and attention. Under the regulations adopted last year we have sought to remove all possible ground for the suggestion that the Council is not as fully representative of the metropolitan members as it is under the excellent system adopted by the Associated Provincial Societies of our country brethren. I hope this new experiment may prove successful; but the first necessity is to interest solicitors in our professional organisation and secure their membership. Hardly a month passes but the Council have occasion to make representations to those in authority—either judicial, parliamentary or administrative—upon questions affecting the profession. How much more effective those representations would be if made on behalf of the whole profession instead of a section of it. I recognise that in pressing this point before a meeting of members I am seeking to convert the converted; but it is only through the action of individual members that our membership can be increased, and I therefore beg for your individual co-operation. Membership of the society is and should be a professional distinction, the evidence of recognition by each member of those well-known but unwritten rules which regulate our dealings with each other in honour and in confidence. That these rules of honourable practice and professional courtesy are generally adopted is admitted; but the aspiration for the advancement of our profession which is near to the heart of most of us, and especially of those whom you have elected to work for the profession on the Council, demands that their adoption shall be not only general but universal. This may be a counsel of perfection, but apart from such advantages as we can offer to our successors in higher education and improved organisation, it is mainly to a high standard and gradually increasing force of professional feeling that we must look for progress towards it, and in the establishment and maintenance of this standard and feeling every solicitor can co-operate. That such progress may be rapid and continuous is the earnest hope of one who, if I may appropriate the words of a former President and distinguished law reformer, the late Mr. William Strickland Cookson, "has not once during his professional life regretted that his lot was cast amongst the solicitors of England, and who is thankful that he is still one of them."

Mr. WALTER BURRELL (president of the Birmingham Law Society) moved a vote of thanks to the President, observing that it was an especial pleasure to Birmingham people that he should preside, as he was a member of a family which had been connected with the town for generations past. Referring to the subject of Land Transfer, he said that the Act did not affect the profession in the country, except in the way of the pleasures of anticipation, but he felt that although the inconvenience experienced in London by landowners and others was very great, it would be much greater in the provinces. In some ways the system of raising money on deeds was more elastic in the provinces than in London. There was the well-known custom of borrowing money from bankers on deeds. If all such transactions had to be registered, and caveats entered, and a certain amount of publicity given by entry on the register, he felt certain that any system of compulsory registration of title would meet with much stronger opposition in the country, and prove a source of far greater inconvenience than was the case in London. With regard to legal education, it was

only fair to the University of Birmingham to say that, though they had not seen their way at present to the establishment of a school of law, they had co-operated with the Birmingham Law Society in the formation of the Board of Legal Studies, which not only prepared articulated clerks for their examinations, but gave lectures on general subjects of law, and which had met with a large amount of success. He believed there was a larger number of students in Birmingham than in any other provincial centre. The Birmingham Law Society were greatly indebted to the Law Society for the financial assistance they had given them in regard to legal education.

Mr. E. V. HILEY (Town Clerk of Birmingham) seconded the motion, which was carried with acclamation.

The President briefly returned thanks.

#### NEXT YEAR'S MEETING.

The President said he was authorized to announce that the society had received an invitation from Newcastle to meet there next year, and as no other invitation had been received, in accordance with the usual practice it would be accepted.

Mr. H. C. TRAFNELL (president of the Bristol Law Society) gave an invitation from the Bristol Law Society to meet in Bristol in 1910.

Mr. J. W. BRIGGS (president of the Nottingham Law Society) gave an invitation from the Nottingham Law Society to meet at Nottingham in 1910.

The President said that in accordance with practice these invitations would be considered by the Council.

#### THE ACCOUNTS OF EXECUTORS AND TRUSTEES.

Mr. P. W. CHANDLER (London) read the following paper:—

There is perhaps no more important duty which devolves upon a solicitor than that of keeping the accounts of executors and trustees. It is difficult to imagine the practice of any solicitor which does not frequently involve either the preparation or examination of a trust account, and so my subject should be of more or less interest to every member of our profession, and that which is of so much importance to us is of still greater concern to our clients. To-day, when a solicitor is called upon to examine a trust account prepared for the Chancery Division or the Inland Revenue Department, he approaches the work knowing full well that the account will be drawn in accordance with a prescribed form, just as he would expect to find a deed based upon some well-established precedent; but there is no uniform and well-recognized practice amongst us with regard to the form in which trust accounts are rendered to beneficiaries out of court. In Scotland, the reverse is the case, for speaking generally, the accounts of private trusts are there kept by the solicitor who acts for the trustees and he annually or periodically puts the account current into the form of an "Account Charge and Discharge," and thus submits it with the vouchers for audit. This is the form in which a judicial factor, when appointed, is bound by law to render his accounts, and it is (as I learn) usually and generally adopted by the solicitors acting for private trustees; and non-professional men who act as trustees very easily follow and are able to check such accounts; they, in fact, become familiar with the common form system. The natural result is, that trustees rise with minds at rest and increased confidence in their advisers, from the examination of accounts which they themselves can and do understand. The task which I have set myself is to examine this question of trustees' accounts, and this I have approached in the hope of selecting or constructing the framework of a common form for keeping and rendering such accounts and it would give me the greatest pleasure, if I could bring home to this meeting and the profession at large, how simple and easy such a framework is, and what great advantages would accrue to us all from its general adoption; advantages not confined to the limits of our own offices, but extending to our external intercourse with one another, with our clients and with the courts of justice. Consider how much it would be worth to each of us to know that every trust account in his office was kept upon principles so well known and so simple, that every clerk taken into his employ could be trusted to continue them, that every trust account from the office of a brother practitioner, which might have to be examined, would be at once intelligible and self-explaining, that every order of the court for accounts could be complied with automatically from his books, and that every application from trustees or beneficiaries, for inspection or information, could be answered promptly, without having to spend time in searching for the information and the answer, supported by accounts which the lay client could instantly understand. And yet all these advantages and many more would quickly and inevitably follow from the general adoption by our profession of a properly constructed common form for keeping and rendering the accounts of private trusts. It has lately become of increasing importance to trustees and executors to have their accounts well arranged and entered up ready, as far as possible, for examination, because any beneficiary or trustee may, in pursuance of the powers contained in the Public Trustee Act (1906), once in every twelve months call for an official investigation of the condition of the trust and an audit of the accounts by a solicitor or accountant, to be agreed upon between the parties, or in default, appointed by the Public Trustee. The costs of this investigation and audit will be such as may be agreed upon between the parties, and in the case of difference determined by the Public Trustee; if the accounts are imperfect, or the costs of the investigation and audit have been substantially increased in consequence of neglect, then and in such cases it is not unnatural to imagine that the defaulting trustee will be ordered to pay the costs occasioned thereby. If, at any time, the trust passes into the hands of the Public

Trustee, it would be his duty to investigate the whole situation, or a custodian trustee may at any time be appointed, which would necessitate an examination of the accounts, and it is necessary to bear in mind that every audit and investigation involves an examination of the capital and income accounts carried back to the commencement of the trust, unless the court otherwise orders. All this makes an attack upon a trustee far easier than heretofore, which attack may, and probably often will, be preceded by an "Investigation and Audit," the searching nature and far-reaching consequences of which it is as yet impossible to foresee, but this at least is certain, that now it is more imperative than ever that trustees and executors should at all times have their accounts and vouchers in good order ready for production. Then again, a continuous account will always be kept and perpetually available of all trusts in which the Public Trustee, a bank, or other trust company is acting as trustee. The object of every trust account is to record and supply information regarding the trust, and such records ought obviously to include all information which the trustees would be ordered to furnish, when lawfully called upon so to do. The duty of trustees to furnish information (using the term "trustees" so as to include executors and administrators) is enforced principally in the Chancery Division of the High Court of Justice, though in the case of executors and administrators a like jurisdiction (seldom exercised) is vested in the Probate Division. In order to obtain a statement of the information commonly required from trustees, and of the particulars which ought consequently to be contained in trust accounts, I have examined the rules and requirements in this behalf of the Chancery and Probate Divisions of the High Court and of the Inland Revenue Department, and also the forms in which all those departments of the State require such information to be furnished at the hands of trustees, and then I have attempted to devise a system in which all such information will be arranged in the simplest manner possible, and one which will readily be understood by all. I shall not weary you by reading the result of those investigations which together with short specimen accounts will be found in the appendix at the end of my paper; but anyone who does read that appendix will find that the common form system, which I shall immediately proceed to explain, is supported by the highest authority in every particular. The common form will be found to follow very closely the practice of the Chancery Division, which is based upon forms settled by the Chancery judges after a Royal Commission had reported in 1857 upon (*inter alia*) "The mode of taking accounts in Chancery." I have supplemented those forms, however, by enlarging the Chancery Cash Account into that of the Paymaster-General's "Cash and Investment Account," in which he records all his dealings with investments having a pecuniary denomination, as well as his dealings with cash, carrying the investment figures into a column separate and apart from the figures appertaining to cash. In such account the paymaster debits and credits himself with the nominal amount of his dealings in consols, &c., in just the same way as he debits and credits himself with his dealings in cash, so that at any moment he can ascertain from his account what cash and what investments he holds, and if necessary, by referring back, he can trace the history of an investment, that is to say, he can ascertain who transferred every investment into court, or, if he purchased it, he can see when, and what was the price paid; similar particulars *mutatis mutandis* can be ascertained concerning every sale. This, in fact, is the form of account which the Treasury keeps, by its Paymaster-General, of all dealings in a trust estate when the court itself is acting as trustee. But before proceeding may I be allowed to make two observations, although they do not directly concern the form of an account? In the first place, an account for every trust should be opened at the very moment the trust is founded; the memory of every experienced practitioner must be stored with instances, particularly in the case of marriage settlements in which, through neglect of this simple precaution, no account of the trust has ever been started at all. Secondly, it is irregular to enter the accounts of two trusts in the same book, or to enter the account of any one trust in the same book with any other account whatever. Solicitors or agents having trust moneys passing through their hands will, of course, keep their own accounts and record their dealings with those moneys, but that is the solicitor's account and not the trustees' account. The account of the trust belongs to the trustees, and it should therefore be kept in a book reserved exclusively for that particular trust.

#### THE PROPOSED COMMON FORM SYSTEM EXPLAINED.

I have now touched upon the objects and importance of trust accounts, the information they should contain, and the basis of the common form, which I shall propose for adoption. The main features of the system are, however, dealt with more in detail in the appendix, but I may summarize the chief objects to be obtained by such a system as follows:—(1) To shew of what the estate originally consisted; (2) to shew the dealings with the estate; (3) to shew of what the estate consists at the present date, and of what it consisted at any other given date. The system proposed seeks to attain these objects by means of two essential features, viz.: (1) A schedule of the property; and (2) a "Cash and Investment Account" on the model of that kept by the Paymaster-General, as already explained, which is supplemented by an income account. The Capital Account, where necessary, is further divided into capital appertaining to personality and realty respectively. Where there are settled legacies, these would naturally be carried over to separate capital accounts, and would constitute separate trusts. These separate capital accounts will in their turn follow the form of the Paymaster-General's "Cash and Investment Account." Passing more into detail, the schedule showing the original particulars of the

estate will be divided into two parts: in Part I will be contained full particulars of the real estate, and in Part II. full particulars of the personal estate of which the deceased died possessed, or, in the case of a settlement, which was originally brought into trust, each item being separately described, and the items being numbered consecutively throughout; by this arrangement nothing can be lost sight of. The leaseholds will be entered at the commencement of Part II. and all the rest of the items, so far as convenient, will be entered in the same order as they appear in the estate duty affidavit, where one is involved. A column will be reserved on the right hand side for "References," and as and when each asset is discharged from the schedule, an entry will be made in the reference column shewing how that discharge has been effected. Thus, as every original investment is received by the executor or trustee, it will be transferred from the schedule to the "Cash and Investment Account" and the serial number of that item in the account will be entered in the reference column of the schedule: if any item is sold or mortgage paid off the proceeds will be carried to the cash column of the account, and the investment sold or paid off will be discharged in the investment column on the opposite side of the account; any investment transferred to a specific legatee will be similarly entered. If a sum of cash is received—e.g. a bank balance—that will be entered in the account and in the cash column, whilst the original item in the schedule recording such bank balance will be discharged by entering in the reference column the number of the item in the account representing the cash received. The dealings with the personal estate will appear substantially, if not entirely, from the "Cash and Investment Account," which, as I have already said, must be exclusively a capital account—the income being shown by a separate account. The items on each side of the accounts will be entered in chronological order and numbered consecutively, and wherever any entry is supported by a voucher such voucher will be marked with the number of the entry and filed in the same order. A Rent Account, where necessary, will be kept. A Dividend Apportionment Account is a detail, but in large estates it is often very useful. The Income Account will be somewhat in the same form as the Capital Account, except that the investment columns on each side of the account will be omitted, unless for any reason the income has to be accumulated and invested. Forms of rent account, dividend apportionment account, and income account are given in the appendices. It will be observed that many of the entries in the accounts may have to be distinguished from one another at a later stage; thus, money paid to creditors must be distinguished from funeral expenses; both must be distinguished from death duties and other testamentary expenses and from payments to legatees or other beneficiaries, and, in order to facilitate this process it is a good plan to write the entries on alternate lines of the account book, and to commence on the spare line over each entry the name of the separate set of payments to which the entry belongs—e.g. "Executorship expenses," "Pecuniary legatees," "Debts due at the death." The headings must obviously vary with the circumstances but can soon be determined in each particular estate and a list of them prefixed to the account. Such is the system recommended in its simplest form. A ledger may be added, where thought desirable, in which such cash and investment accounts will be opened as may prove to be most suitable for each estate; but in selecting the accounts it is well to have regard to the way in which the items are classified in the Estate Duty Affidavit and Inland Revenue Residuary Account, and where ledger accounts are opened it is generally unnecessary to adopt the expedient above described of giving a descriptive heading to each entry in the "Cash and Investment Account." The ledger, however, is often dispensed with in small or simple estates; in such cases the headings are most convenient, as they enable a summary account for beneficiaries to be prepared with the minimum of labour, by picking out and summarizing the various classes of entries. By adding a summary of the totals of each class of items the whole estate is nicely focussed. Again, if the descriptive headings in the "Cash and Investment Account" are chosen so as to classify the entries in the same manner as they will have to be classified and totalled for the Inland Revenue Residuary Account, the whole of the material for that account is ready and can be put into form with the least possible adjustment after the items under each heading in the "Cash and Investment Account" have been collected. When an account is kept upon this system, it can be readily ascertained what were the properties representing the trust at any date which it may be useful or convenient to fix. For this purpose the accounts must be balanced. In the first place, the schedule is examined, and any items therein, which have not been transferred to the Investment Account or otherwise disposed of, are brought down. Secondly, the balance of investments is taken out, and the particulars of the various investments making up that balance are entered in an inner column. Lastly, the cash balances on the Capital and any Income Accounts are also ascertained: a specimen of this balancing will be found at the foot of the Capital Account in the appendices. In practice upon every balancing the particulars of the investments in hand are copied on to a loose sheet, which is kept in the book where the account is current, then whenever an alteration takes place—e.g., the sale or purchase of an investment—the particulars on the slip are amended by striking out that which has been sold or adding particulars of the new investment, so that a true list of investments to date is always ready at hand, an arrangement of the greatest convenience, but particularly is this so during the administration of an estate, when it is daily necessary to watch the account and the investments which are being sold or purchased. If this framework of common form is adopted, the following results are obtained; viz.: In the first place the schedule defines the trust property; that



is to say, it gives full particulars of what in the origin constituted the gross estate, and so provides the materials for the accounts required by the Inland Revenue and for the answer to the first inquiry in an administration action. In the second place, the Cash and Investment Account will give a complete and continuous history of all dealings with capital money from the commencement of the trust, and will also give particulars of, practically speaking, all investments, so that it can readily be ascertained what was the cash balance and what were the stocks, shares, mortgages, debentures, &c., representing the trust estate on any day which might be named during the currency of the trust. Any other property, such as land, which remained subject to the trust would be ascertained by reference to the items remaining undisposed of in Parts I. and II. of the schedule. In the third place, when an executor is ordered by the Probate Division to render an inventory and account, it could be prepared with the least possible adjustment from the schedules and account above referred to. In the fourth place, should an executor be ordered by the Chancery Division to render the accounts and answer the inquiries usually directed in an administration action, he would have the principal schedules and account actually ready by omitting the investments from the "Cash and Investment Account" and re-numbering the items; the only schedule to be prepared would be that containing particulars of the outstanding personal estate, the material for which would be ready at hand in the same account and in the schedule. Such is the simplest method I have been able to discover or devise of efficiently recording the transactions in a trust estate. At some future time, after it has become usual to keep accounts in the common form now recommended, or in some more satisfactory common form, it may be that another step in advance will be taken and another form added to those now recommended for the purpose of annually or periodically summarising the position of the trust, a practice, which has for some time prevailed in Scotland, being compulsory in the case of a judicial factor, and increasingly common, although not universal, in the case of all trustees. If the profession would but adopt one well recognized common form system upon which to keep these accounts, and instruct their clients as to their duties in this behalf and the very serious risks which they incur in neglecting the performance of those duties, then I firmly believe the greatest possible advantages will inevitably ensue. The profession would then as much expect such accounts to be submitted in accordance with precedent, as they now expect a deed or other document to be based upon common form; the public would soon become accustomed to the recognized system, and it is not a severe stretch of imagination to think that when that is an accomplished fact, the Inland Revenue will recognize the existence of such a system and adapt their forms in order to avail themselves of the same certainty which the beneficiary enjoyed; in this connection I may state that Sir Evelyn Freeth (the Secretary of the Estate Duty Office, Somerset House) has informed me that, in his opinion, this system is "theoretically perfect and essentially practical," and that if the profession adopt it, he would endeavour to adapt the Revenue forms of account, so as to bring them into line with the system. I am hoping that we may secure an early fulfilment of this promise.

Further I may add, that for some few years past I have tested this system in actual practice, with the result that the claims made for it have been fully justified, especially that it is one readily understood, and therefore much appreciated by trustee and *cestui que trust* alike. Lastly, I would remind you, that in 1907 the Law Society recognized this very system and prescribed it as that upon which article clerks were to be examined at their Intermediate Examination, and I happen to know that some of those who have since qualified, and some older practitioners as well, are now in practice keeping their trust accounts in accordance with this system.

[There are lengthy appendices to the paper containing forms of account, &c.]

Mr. W. A. SHARPE (London, a member of the Council) said that the Council were altogether in accord with the views expressed in the paper. Mr. Chandler was one of their examiners, and he was glad that the society had solicitors for examiners. They were as well qualified as accountants to, at any rate, teach that elementary system of bookkeeping with which solicitors need alone concern themselves. The Council had for some time adopted the system suggested in their examinations, and therefore in the teaching of article clerks, and they desired to urge upon the profession that some uniform system of keeping accounts should be adopted in their offices. If solicitors would keep trust accounts in the form suggested by Mr. Chandler, a great step would have been made towards teaching the clerks and towards that simplification of trust accounts which they all aimed at.

#### TRADE MARKS ACT, 1905.

Mr. M. J. RILEY (Manchester) read a paper, which we hope to print hereafter.

#### AN EXPERIMENT IN LEGAL EDUCATION FOR COUNTRY ARTICLED CLERKS.

Mr. F. BENTHAM STEVENS, B.A., LL.B. (Brighton), read a paper, in which he described an attempt by the Sussex Law Society to start classes under a local tutor.

The society in January, 1907, issued a circular inviting the article clerks of the neighbourhood to meet at the Society's Library in Brighton to discuss the starting of classes. A fair number attended, and as the outcome of this meeting the committee resolved that an experimental class for Final students should be commenced at once. The response from Intermediate students was not considered sufficient

to justify a class for them at that stage, but a few months later it was found possible to commence an Intermediate class. Two local solicitors have taken charge of the classes, and done all the teaching work. Each class meets at Brighton once a week at a time arranged to prevent undue interference with office work, and also to allow students from places outside Brighton to attend. In the interests of such outside students more frequent meetings of the class have been purposely avoided, as it is felt that clerks ought not to be asked to break into more days than is absolutely necessary. It follows from the fact that the class meets only once a week that not more than one subject can be dealt with at a time. The year is accordingly divided into four terms of eight weeks each, corresponding roughly with those of the Law Society's classes in London, and arranged to fit in with the society's examinations. A distinct subject for both the Final and Intermediate examination is taken in each term, eight weekly classes being thus devoted to each subject. In this way it is possible for a student joining at the commencement of any term to cover the ground for the Final examination in two years, and that for the Intermediate (except book-keeping) in one year. These periods are regarded as the minimum attendance requisite for taking advantage of the classes. The method of teaching adopted is a combination of lecture and class work. In each course a well-known text-book is taken as the basis of the work, and definite portions allotted for reading by the students each week. The subject of each portion is dealt with in class, questions asked upon it, and an opportunity given for the discussion of difficult points. The students are also expected to do a certain amount of written work in connection with the classes, and two examination papers are set in each subject. Prizes are awarded annually to the best student in each class. The response made by the article clerks to the efforts thus made to improve their opportunities for obtaining legal education has on the whole been satisfactory. The actual numbers attending each class have not been large, ranging from five to eight, but the attendance has been most regular. Moreover, it must be borne in mind that Brighton, though the most suitable centre so far as Sussex is concerned, is by no means an ideal place for an experiment of this kind. It is not a centre at all in the strict sense of the word, for it is only possible to draw students from a half circle. Even this is flattened by the proximity of London on the north, so that the area served is not even commensurate with the county of Sussex, but is really restricted to a narrow belt of coast and one or two small inland towns like Lewes. In addition, Brighton has undoubtedly been passing through a serious financial depression, and the number of article clerks in the town during the past two years has probably been below the average. These have at no one time exceeded thirty, and when allowance is made for those who had already entered on other courses of study prior to the commencement of the classes, it will be seen that a fair proportion of clerks have been attracted. As the classes become better known, this will probably increase. The number of clerks coming into Brighton from outside has naturally been less. But it may be mentioned that one student travels every week from Hastings, a distance of thirty-five miles, while others come from Worthing and other towns. From its commencement the work has been carried on in close co-operation with the Law Society's system of legal education. The London classes were taken as a model for the organization, but, of course, many modifications of detail were necessary to meet local circumstances; at the same time, the principles adopted in London as a basis have been strictly adhered to. My excuse for dwelling upon the details of what has been done at Brighton, and indeed for taking up the time of this meeting at all, must be the fact that we are informed that no similar district has responded to the efforts of the Law Society to extend legal education in the smaller centres of population. It is not pretended that what has been done is comparable to the results obtained in great cities like Liverpool. But at the same time it is believed that real need has been met, and if it has been possible to do this in Brighton, it ought also to be possible to do it in at least a dozen other towns, especially in the south, east, and west of England. It may perhaps be useful if, in conclusion, I summarize some of the principal points that experience shows are essential to success:—(1) The initiative must be taken by the local Law Society; (2) but close co-operation with the parent body is essential; (3) the classes must be held in a good railway centre; (4) undue interference with office work must be avoided; (5) the fact that the classes are not for cramming must be continually emphasized; (6) the organization should be somewhat elastic—e.g., it may be necessary at times to drop a class for a term, but in that case the machinery must not be allowed to get out of gear; (7) the co-operation of principals is necessary.

#### SOLICITORS AND CLIENTS.

Mr. JOHN INDERMAUR (London) read a paper entitled "Solicitors and the Protection of Clients and Compulsory Membership of the Law Society," as follows:—

It is my desire in this paper to make some practical suggestions on the subject of solicitors and the protection of their clients, for I consider, and I think many will agree with me, that some step must be taken, and, if it is not initiated by solicitors, action will probably be taken irrespective of them, and very likely in a manner both disadvantageous and unjust towards them.

After referring to what has during the last three years happened in the matter, and the rejection of the practical resolutions suggested by the committee on the subject, Mr. Indermaur said: There the matter has so far ended. We have now got a Public Trustee Act, and there has been this agitation and discussion. But surely the matter cannot be allowed to rest where it is; something has got to be done.

Now what is wanted is that some such state of things should be arrived at as will tend to lessen wrong-doing and to protect the public, so many of whom have of necessity to place great confidence in members of our profession. To put an end to all wrong-doing is impossible, but it behoves us to do what we can, and to do this is also distinctly to our own interests. There never has yet, and never will be, any occupation in which there are not to be found some black sheep, whether that occupation is an exalted or a humble one. Unfortunately, or fortunately, for solicitors, a great outcry has been made and will continually be made as regards them until matters are put on some improved basis. Unfortunately because it makes us appear as specially bad when I do not think that we are, and fortunately because it points out to us the necessity of endeavouring to put our affairs on such a basis that wrong-doing may become a very rare thing. The great body of solicitors are honourable men, but I am not for an instant going to deny that there are some who are very much the reverse. The public require to be protected from such men, and honest solicitors require to be protected too from the obloquy cast on them by the wrong-doing of the few. I venture to think that no such protection would have been in the slightest way given by the carrying of the resolutions before referred to, which were most rightly rejected. A few remarks on these resolutions may not be out of place. It was proposed by them that every solicitor should have his accounts audited at least once a year by a chartered accountant. I would observe that this would give no protection against fraud, and if this is so the proposal is worthless, for it is certainly not worth much to have such a regulation merely to protect a solicitor against his own foolishness. To protect everyone against himself is an impossibility—one might as well try to stem a roaring torrent with a hurdle. As regards fraud, what protection would it be? A solicitor who is designedly fraudulent would be able easily enough to throw dust in an auditor's eyes. Besides, are all accountants even of strict probity? Would it be so very difficult to find an accommodating and easy-going accountant? Why then should a solicitor be put to what is in many cases an unnecessary and useless expense? Furthermore, the practice of a great many solicitors is unfortunately so very limited that such an audit would be a cruel farce. Why then should they be forced to expose the nakedness of the land? In small country towns it would be specially offensive. I dismiss the idea as utterly useless and objectionable. A solicitor should keep proper accounts, and, if it seems advisable, call in a professional accountant; but to make this compulsory seems to me against all reason and justice. But the making of the employment of a professional accountant compulsory and some of the other safeguards which were proposed, were as nothing compared with the further proposal that was made to the effect that a solicitor's certificate to practice should depend on the production of an accountant's certificate, or a certain statutory declaration of proper conduct. Can it really seriously be thought that a solicitor who had done wrong would hesitate to complete his wrong-doing by making the required statutory declaration? It is hard to understand how any conclave of practical men managed to come to such a resolution. It seems to me childish, and this is the opinion of the great body of the profession, and of the public also, who would, I think, refuse to see any safeguard whatever in such a provision. What then shall be done? for that something must be done I for one firmly believe. It is no good to stop where we are, for the subject will be brought up continually, and if we ourselves do not do something it will be done for us, and probably in an unjust and injurious way. We want something practical and practicable, which will as far as possible prevent fraud and bring wrongdoers to book. If we solicitors, as a body can devise some practical scheme then the public will have even greater confidence in us than hitherto. I do not say renewed confidence, for I believe that as a body solicitors have not lost the confidence of their clients on account of the evil-doing of particular individuals. But they will have increased confidence, and will recognize that solicitors generally wish to do all they can to keep the profession as it should be. I proceed now to give my suggestions. Shortly put, my scheme is that the whole body of solicitors in England and Wales should unite together in compelling proper conduct on the part of each individual member, and this united action can be accomplished if every solicitor becomes a member of the Law Society and proper powers are vested in that body. It is useless to leave the joining of this society to merely voluntary movement, for in that way we shall never get a truly representative and powerful body. Therefore as a first essential I say that every solicitor must be a member of the Law Society. There should be no great difficulty about this; it could easily be accomplished by a short Act of Parliament being passed providing that every solicitor shall, on taking out his annual certificate, pay a certain small additional sum to the society beyond what he now pays, and that he shall on the certificate being issued become, *ipso facto*, a member of the Law Society. I do not believe there would be any serious objection on the part of the profession to this, certainly not on the part of the great majority. By this means we should have a really powerful society, capable properly of controlling the whole body of solicitors. This is the first step in my scheme, and is, in my opinion, essential to its success. Then the same Act of Parliament might go on to declare that it is the duty of solicitors to act in the management of their business in the manner indicated by the resolutions on which the committee I have referred to were practically unanimous, or it could be left by the Act for the society to frame rules on the subject. To lay down any rules, however, without practical means being provided for their enforcement would be absurd, and the Act should then go on to enact that if at any time the Council of the Law Society have reason to believe that there

has been any neglect on the part of a solicitor to observe any of these duties indicated by the Act or the rules thereunder, the Council may compel him to attend before them and answer any inquiries, and they may then admonish him and give him directions as to how he is to act, or that they may, if they think fit, suspend his certificate, or withhold altogether, subject to a right of appeal. Further, I suggest that it should also be provided that any person who is a client of a solicitor, and alleges that he has moneys in the solicitor's hands, may make a complaint to the Council of the Law Society, that such solicitor is neglecting or not observing these duties, or some of them, and that thereupon the Council shall, if a *prima facie* case is made out, call upon the solicitor to attend before them and answer such complaint, and shall investigate the matter, and if they consider the allegations made out, act as before indicated. Finally, to make the protection still more adequate, I think it would be very advisable that it should also be provided that upon a request signed by the president of any local Law Society and two or three other solicitors, the Council should act in similar manner. These suggestions are no doubt somewhat crude, and they are meant to be, for I think to go farther into details now would not be serving any good purpose. All I want to do is to bring my ideas in their rough general form before this meeting. To render the scheme a good one, very much thought and consideration would be necessary, but I honestly believe that something of this kind would be a much more effective mode of procedure than anything else. I believe that the scheme is practicable, and that it would be approved by the majority of the profession and by the great body of the public. We should be showing the public that we were very earnest in our desires, and confidence would be increased, and it would also be the means of preventing the management of our business being controlled by far more drastic and unpleasant legislation, as will probably be the case if we remain quiet and do nothing. For anything of the kind, however, I again say that compulsory membership of the society is an essential, and the increased number of members would, of course, enable the society to lessen the present subscription. Of course, many will at once make the objection that it would not be right to compel solicitors to become members of the Law Society. I confess I do not see the force of the objection. If you look on the Law Society in the light of a club, or a social body, or something of that kind, then I am quite with any such objectors, but it is really nothing of the kind, though it has its social uses. It is a combination of solicitors for the good of the profession generally, and also the public, and not to serve any merely selfish interests. To my mind it is unjust that at the present time so many should reap the advantages derived from the work of the Law Society without in any way contributing to the expense of its maintenance. The Law Society has already very important powers vested in it, and I am proposing that it should have still greater scope and influence for good. To make solicitors become members is really nothing more than saying that, as a condition of their practising, they must make some contribution towards expenses incurred for the benefit of the profession at large. Is it very much more than what already exists, viz., solicitors being compelled to take out practising certificates and to pay a certain sum to the Law Society on them? My proposal is merely that they should pay a trifle more, and then, as a recompense for that, they shall be in fact members of that body, and that if solicitors they cannot help being members any more than they can avoid taking out a certificate every year to entitle them to practise. Once recognize that it is well to vest in the Law Society powers of the nature I have indicated, and it seems to me a necessary sequence that every solicitor must be a member, for how can the society properly exercise such powers except over its members? Were I proposing that solicitors should be compelled to become members of the society merely for its aggrandisement and the increase of its income, I admit that objectors to my idea of compulsion would have the best of the argument, but, as it is, I fail to see it, and I have a somewhat confident hope that the majority of solicitors will agree with me. I want to put it plainly to them that it is for their own benefit, for that by this means a workable scheme is possible which will satisfy the public and close the mouths of those who are so very ready to criticize solicitors' conduct, and say that all sorts of absurd controls ought to be placed upon them. Given that every solicitor is a member of the Law Society, I suggest that the remainder of my scheme is perfectly just and workable. Clients will know that there is a tribunal to which they can always apply if they think they have just cause of complaint. If solicitors are doing right they need not fear any such application, and if doing wrong they ought to be put into the right way, or if need be punished. Nothing in my suggestions militates against present disciplinary powers—it only adds to them. Apart from complaints of clients, it will be observed that I propose that solicitors should be entitled to complain of the conduct of other solicitors, which I submit is right with proper safeguards. Is it so very unusual a thing for solicitors to be aware of irregularities on the part of other solicitors, which if continued must sooner or later end in disaster and tend to injure the credit of the profession? I am not going to ask this meeting to commit itself to any absolute approval of my scheme, but I am going to ask members to express the view that it is worthy of consideration, so that it may be discussed by the Council and reported on by them. I therefore now move the following resolution: "That this meeting, having heard the paper read to them by John Indermaur, solicitor, of London, are of opinion that the scheme promulgated by it is worthy of consideration, and they therefore request the Council to consider it and report their views thereon at a meeting of the Law Society."



Mr. THOMAS RAWLE (London, a member of the Council) seconded the motion. He thought that every solicitor on being admitted should be *ipso facto* a member. This was a view which he had advocated for many years. Of course, that could not be effected without statutory power being obtained, and he was afraid that, in view of the present disposition of the House of Commons, it was hopeless to get such an Act passed.

Mr. J. S. RUBINSTEIN (London) spoke in favour of the resolution. Unless the society had the right that was suggested, they could have no control over the individual members of the profession. Surely the public would see that a new element of security was thereby introduced. The Council should consider the subject. Of course they could not expect any help from the Lord Chancellor. He was not in touch with the profession. It was a most unfortunate thing for the society that in 1897, the year when the Land Transfer Act was passed, they first came into possession of an annual grant of £3,000, and unless they saw their way to please the authorities it was open to them to withdraw it. It was quite clear that if the Council did not take action in the matter referred to in the resolution someone else would.

Sir JOHN GRAY HILL (Liverpool, a member of the Council) said he was entirely in favour of the motion. He urged very strongly that solicitors should keep separate accounts of their own and their clients' moneys, but he quite admitted it was not suitable for all businesses, and it could not be made a compulsory rule, but it ought to be made a matter of recommendation, to be followed as far as possible. That was really the rock on which the committee split. No doubt it would be an excellent thing if they could compel every solicitor to be a member of the society, but there were objections. The society consisted only of 8,600 out of the 17,000 practising solicitors, and there would be great difficulty in getting Parliament to pay any attention to the society if they came before it in the shape of a trade union. He proposed, as he had done before, that everyone who became a member of the profession after a certain date should be *ipso facto* a member of the society.

Mr. R. ELLETT (Cirencester, and a member of the Council) thought the meeting would be unanimous in adopting the resolution, but it was useless to ignore the practical difficulties in the way of carrying out its suggestions. He thought that, as a voluntary society, the action of the society was more useful and active, and afforded greater inducements to the best men of the profession to come forward. If every solicitor was compelled to become a member of the society, and they then proceeded to turn him out because of misconduct, it would be branding him as a disreputable man. The power to practise was still left to him, and much more harm than good was done. Then it was proposed to invest the Council with jurisdiction at present in the hands of the court, and he was not at all sure that the proposers would be found to be unanimous about that. As a member of the Discipline Committee he knew how anxious and difficult was the work of dealing with the cases that came before it.

Mr. HENRY MANISTY (London, a member of the Council) suggested that these were all questions that could be better considered in committee.

Mr. RICHARD PENNINGTON (London, a member of the Council) saw no reason why the resolution should not go to the Council, where it would be subjected to the closest examination and investigation.

The VICE-PRESIDENT said the matter had been before the Council over and over again, and would be considered over and over again whether the motion were carried or not. The Council might have a larger or more efficient control over the profession without necessarily inducing every member to join its ranks.

Mr. J. H. COOKE (Winsford) suggested that country solicitors should be allowed to become members of the society for the first three years after admission without subscription, and for the next three years for a subscription of 10s. 6d. per annum.

The PRESIDENT said there had been, and would be probably, discussions by the Council as to whether it was to the interest of the society that any element of compulsion should be introduced. The question, on which no doubt there was difference of opinion among members, was whether in the attempt to gain control the society might not lose control over the profession, because the disciplinary powers which the Council exercised through the Discipline Committee, enabling them to make reports to the courts, was not confined to members of the society; the jurisdiction was equally over all solicitors. The jurisdiction exercised over members of the society for misconduct was that the Council had the power of removing them from membership. The question which exercised many of the members of the Council—and he admitted he was one—was that if membership were made compulsory they must part with the power of expulsion. They were all working to one end, and the question was which was the better road. No one was more anxious than he to extend the membership of the society, but if this involved the sacrifice of which he had spoken, he would rather be without it. But that was not the view of eminent gentlemen, who were quite as much entitled to express their opinion.

The motion was unanimously adopted.

#### YOUNG PRACTITIONERS AND MAGISTERIAL COURTS.

Mr. T. HOLMES GORE (Bristol) read a paper in which he said that a very large amount of civil business has now to be transacted before justices of the peace assembled as courts of summary jurisdiction, in petty sessional courts, in their several divisions, all over the country, at stated times. Among other matters to be dealt with, it is enough to specify: The recovery of wages and the settlement of other disputes between employer and employed; friendly society matters; railway and

joint stock company cases; local government matters; merchant shipping inquiries, which may involve thousands of pounds to shipowners; landlord and tenant cases; food adulteration; affiliation; libel; separation orders; the suppression of betting and other street nuisances; and, above all, a greatly increased amount of licensing work. Some solicitors, individually, and some firms devote their attention especially to magisterial business. Those engaged in licensing work are much indebted to the Law Society for securing audience for solicitors before justices in compensation cases. The work is lucrative, and generally it is a ready money business. It cannot be carried on with success without study, experience, a quick brain, and integrity. There are more frequent opportunities for a young solicitor to exercise his ability as an advocate before magistrates than in the county court. By such advocacy he may find a legitimate means of getting his name in the papers, and of being brought into public notice without infringing professional etiquette. Of course, he should have had some training. Some knowledge and training may be gained during articles by reading, and by personally attending at summary courts, if masters will regard time so spent as a part of the study of their pupils. No man is born an advocate, the art must be acquired and allowed to grow. Many of the necessary qualifications may be gained by observing and avoiding the blunders of others. At first each case will require special preparation, and instructions in writing should always be taken before attending the court. No witness should be called unless what he has to say has been previously ascertained. No witness should be cross-examined without an object; it often happens that an unwary defendant (and sometimes his solicitor) inflames a mild or weak case of misdemeanour by injudicious cross-examination. The temptation to a young advocate to do something when before the court is almost irresistible. At the commencement of his career a young practitioner cannot give too much study and attention to the law bearing on life cases. In a shipping matter he may have to refer to statutes containing 600 sections; in larceny or fraud or injuries to property there are statutes for each class, with hundreds of sections bristling with difficulties. In "food adulteration" there are almost as many cases to be consulted as were required to establish the legal bearing of the 4th section of the Statute of Frauds. Some of these difficulties may be quickly solved by referring to text-books, such as Oke's Magisterial Synopsis, now perhaps out of print, or that *vade meum* which was started at Leicester many years ago, and is now yearly supervised and brought up-to-date by a member of our society, hailing from the Tyne. It is generally advisable to consult the clerk on legal questions, and also (if time permits) before raising objections. Clerks can help a beginner, and often know as much of the law as the young advocate. To be true and concise in statement, to know where and how to lie low in awkward matters, and to be quite straightforward when accounts or figures are in question are the best qualifications for the integrity which a professional man should possess, and without which he will not long succeed in any court, and probably fail in general practice.

#### THE SOLICITOR IN THE MAKING.

Mr. J. MOORE BAYLEY, jun. (Birmingham), read a paper in which, after making some preliminary observations, he said that in the service of articles in a solicitor's office the apprenticeship system and its faults still survive. A large premium is paid which bears very little proportion to the amount of useful knowledge obtainable by the articulated clerk under circumstances so unfavourable as a place in which a number of men are earning their daily bread, and who are both unable and unwilling to instruct a pupil except so far as by so doing they can lighten their own burdens. History has much to say about "legal fictions," and they are supposed to be gradually disappearing, but it is certainly a "legal fiction" to assume that a mere boy can under these conditions qualify himself for a profession which requires a large amount of shrewdness and clearness of mind for its successful practice. The first fault to be found with the system of articulated clerkship is that it is often allowed to commence at too early an age. As a rule, a boy who is taken away from school when he is barely seventeen cannot have benefited by the intellectual discipline of the higher form work, or have gained that social adroitness characteristic of those who have been leaders at any of our public schools. In this way much is done to render nugatory the advantages of such an education. When the premium just mentioned has been safely pocketed, the articulated clerk is almost invariably thrust into a back seat directly he enters the office, unless he be of exceptionally strong character. In this invidious position he views the course of work, but stands little chance of obtaining any real grasp of it. Title deeds and legal proceedings appear unintelligible, and his text-books, of which he makes an intermittent study, seem concerned with anything but that which goes on around him. Then, in addition to these patent disadvantages, there is nothing beyond the bare word of himself and his principal to show that he has even been inside the office. The Law Society has so far been unable to devise any form of supervision for the benefit of those whom it professes to control. Hence it is difficult to resist the conclusion that service of articles in a solicitor's office runs the risk of being a useless farce, except so far as it enriches those practitioners who can capture a youth as an articulated clerk, and receive some £300 or more from the hands of his parents, who hug the delusion that he is about to receive a thorough training in the mysteries of the law. On turning to a consideration of the examinations imposed by the Law Society on those who desire to enter the profession, it is at once evident that these are not of a kind calculated to ensure sound knowledge of legal principle as distinguished from mere isolated facts. In the absence of any previous qualification it is necessary to pass four

separate examinations before a certificate to practise can be taken out. The first, which must be passed before the period of articles can commence, is the Preliminary; it is not an examination in law, but merely in the subjects usually taught at schools. The standard required is only on an equality with that of the entrance examination of a public school. This low standard is evidence that no general education worthy of the name is required of those who wish to qualify as solicitors. This is undoubtedly a great evil, since it allows many half-educated persons to gain access to the profession every year, who are totally unfit to deal with the many difficult questions that arise in practice. The public have a right to expect that those who are by law authorized to advise them in their affairs should be persons of superior education and intellect. A harder Preliminary examination would tend to postpone the commencement of articles a year or two later in order that suitable preparation might be made. The additional time at school thus necessitated would secure the advantages already mentioned. Hence the way would be better prepared for the ensuing course of legal study, which would be taken up with a firmer grasp of mind, and would, therefore, be less of a mere episode in the lawyer's career than it is at present. If, however, it were deemed inconvenient that final qualification should be thus delayed, the period of articles might well be shortened. This would be justified on the same ground as that on which a reduction is made in the case of university graduates, who, on account of having passed certain examinations, are considered able to qualify for practice in three years, instead of five. In other words, if a higher intellectual standard were obtained by means of a more rigorous Preliminary examination, the present long period of service would be unnecessary, as the Law Society assumes it to be in the case of university graduates. After the Preliminary the next examination is the Intermediate. This examination consists of questions set on Stephen's Commentaries on the Laws of England, which was, no doubt, an excellent work when it first appeared. Now, however, after passing through a score of editions it is a mere patchwork of editorial accretions, and quite unsuited for the requirements of modern legal study. A little consideration would make it plain that the perusal of such a work could not form an adequate basis for a more detailed study of English law. Though English legal practitioners are prejudiced against anything which does not directly bear on their own individual legal system, there need be no hesitation in affirming that at this stage of a student's work a much broader view should be taken of law. The study of any individual system should be preceded by a study of the fundamental principles of law as set forth in works of general jurisprudence. Roman Law should be studied for the purpose of comparison, and also on account of the influence of the Roman system on those of all European nations, and lastly the history of the particular system to be afterwards specialized in should be carefully examined. The greater portion of English law is almost unintelligible without a knowledge of its history and development. In short, for the purposes of practice the study of law should proceed from the general to the particular. If the universities and the Council of Legal Education consider a knowledge of these subjects necessary for the English practitioner, which undoubtedly they do, it is difficult to see why the Law Society should have adopted such a narrow and unedifying curriculum. Though these suggestions may appear to some impracticable, it is strongly urged that by means of a sounder knowledge of principle much needless litigation would be avoided, and much time saved in every-day practice at present wasted in stating cases for the opinion of counsel. Before passing on, it may be added that the Law Society recognizes a University Final Examination in Law as a substitute for the Intermediate, and it also provides some lectures for those desiring to take the London LL.B., so that in so doing it admits that a study of law on academic lines is not wholly to be ignored. Furthermore, it is interesting to note that the society's teaching staff in London is composed almost entirely of men who have taken high honours in law at one or other of the universities, on the assumption that such persons are more likely to be masters of the subject they teach than those whose legal studies have been confined entirely to English law. The Final Examination is divided into two parts, the first of which is obligatory upon all candidates, and is called the "Pass," while the second is intended merely for those who volunteer to compete for Honours and the Law Society's prizes. In both cases the allocation of the papers is exactly the same, but in the honours papers slightly harder questions are supposed to be set. The general impression conveyed by the questions in the whole examination is that an excessive amount of importance is attached to detail and arbitrary facts, so that success generally attends those who have submitted to the deadening methods of the law "cramming" establishments. This fact alone is sufficient to show how far the examination misses its object. No attempt is made to test the general intelligence of the candidate; in fact, the test is one of the memory, and the examiners seem to be under the misapprehension that the candidate who has the best memory is the most worthy of the Honours at their disposal. That this examination should consist of questions in English law is quite natural. What is wanted is a change in the spirit in which the examination is conducted. More intelligently framed questions would be more likely to reveal the best candidate, who is not the one with the longest memory for the string of facts which the "crammer" requires him to digest. These facts speak for themselves, and nothing more need be said about them beyond adding that though the present system of examination is calculated to produce an extremely one-sided form of intellect, yet at the same time much might be done on the lines here indicated without a real disturbance of existing arrangements. . . . I will now briefly summarize my suggestions, which are:

(1) That articles of clerkship should not be entered into before the age of eighteen except under special circumstances.

(2) That the standard in the Preliminary Examination should be considerably raised so as to ensure in the candidate a sound classical or modern education, such as is provided in the higher forms of a public school.

(3) That the length of articles should be reduced from five to four years.

(4) That attendance at lectures held under the local or central body should be a condition precedent to entering either for the Intermediate or Final Examination, and that evidence of regular attendance at a solicitor's office should be furnished at stated intervals to such local or central body.

(5) That the Intermediate Examination should not be confined to Stephen's Commentaries, but should include questions on comparative jurisprudence, the outlines of Roman Law and English Legal History.

(6) That the questions in both parts of the Final Examination should be framed rather with a view to testing the general intelligence of the candidate and his powers of reasoning than to eliciting from him a number of disjointed propositions.

Mr. H. C. TRAPNELL (Bristol) moved "That this meeting requests the Council to consider how far the examination prescribed for candidates of Class A, referred to in the Legal Education Committee's regulations for studentships, 1908, with such variations in subjects as the Council may determine, could be incorporated with the Law Society's present Preliminary Examination, as an optional division thereof, the passing of which, whether a studentship be or be not gained, should entitle the candidate to some period of exemption from service under articles."

Mr. PENNINGTON, in seconding the resolution, said that what it meant was that a given number of young gentlemen came up for examination in the hope of gaining studentships. Most of them, of course, would be disappointed, because only one would get the studentship. It was suggested that others who had passed an excellent examination should have some privilege afforded to them, and that that would be a stimulus to young men to compete for the studentships. A reduction of the term of service under articles was, of course, a very valuable concession as a saving of expense, apart from the saving of time. There could do no harm in asking the Council to consider the subject.

The motion was agreed to.

#### VICE-CHANCELLOR'S RECEPTION.

A reception was held in the afternoon by the Vice-Chancellor of the Birmingham University (Mr. Charles G. Beale) at the new University Buildings, Bournbrook.

#### CIVIC RECEPTION.

In the evening the Lord Mayor of Birmingham and the Lady Mayoress received the President, Council, and members of the society and the ladies accompanying them at the Council House.

#### SECOND DAY'S PROCEEDINGS.

We are unable to report the proceedings on Thursday, in consequence of the necessity for going to press, but our special reporter telegraphs that Sir JOHN GRAY HILL read a paper, which we shall print next week, and Mr. RUBINSTEIN also read a paper on Land Transfer, which we shall also print next week, and the following resolutions were unanimously adopted—namely, (1) That with regard to the Royal Commission appointed to consider the working of the Land Transfer Acts, this meeting desires to place the following views on record: (a) that, having regard to the fact that the work of conveyancing in this country is practically carried out by solicitors, the inadequate representation of solicitors on the Commission is much to be deplored; (b) that the precedent established on the appointment of the Royal Commission in 1868 of issuing a second warrant to increase the number of Commissioners should be followed, and that a sufficient number of solicitors possessing the necessary knowledge, representing the provincial law societies as well as London, should be added to the Commission; (c) that as doubts exist whether the present terms of reference are sufficiently wide, it is desirable that they should be so enlarged as to enable the Commissioners to consider whether or not the experiment of compulsory registration of title in London should be continued, and whether any alternative conveyancing system is preferable; (d) that, in the interest of the public, it is highly expedient that the evidence on the pending inquiry should be taken in public. (2) That this meeting recommends the Council to send copies of the foregoing resolutions to the Lord Chancellor and to the chairman of the Royal Commission, and to take such other steps as the Council may consider expedient in order that effect may be given thereto.

Birthday congratulations were due on the 29th ult., says the *Evening Standard*, to his Honour Judge Sir Horatio Lloyd on his seventy-ninth anniversary. He is probably one of the most able and conscientious county court judges in the country, and is renowned for his practical if unconventional methods of dealing out the law. A few years ago, at the end of a tiring day at Mold, he had to try an important case, which had to be decided that day. It was, however, quite as important, if not more so, that his Honour should not fail to catch the next train to Chester, where he was expected for further legal business. The train left in ten minutes, but the judge made up his mind in fewer seconds. "Come with me," he said to the counsel on either side. A rush was made for the station, an empty first-class compartment was secured, and as the train rattled along the arguments were duly set forth. As the train steamed into Chester, Judge Lloyd delivered judgment.



## Obituary.

### Mr. Joseph Griffith.

Mr. Joseph Griffith, town clerk of Newcastle-under-Lyme, was, on Saturday last, found dead in a chair in his office. He had but a few minutes before walked down from his house apparently in his usual health. The cause of death was heart failure. He was admitted in 1875, and was also clerk of the peace and clerk to the Urban District Council.

## Legal News.

### Changes in Partnerships.

#### Admissions.

Messrs. Withers, Bensons, Withers, & Davies, solicitors, of Howard House, 4, Arundel-street, Strand, London, announce that on the 1st of October their firm would be joined by Mr. J. S. BIRKETT, M.A., formerly scholar of Clare College, Cambridge, who has been practising as a solicitor at 4, Raymond-buildings, Gray's-inn, until recently in partnership with Mr. J. F. Rowlatt, under the style of Metcalfe, Birkett, & Rowlatt, and since the termination of that partnership alone under the style of Metcalfe, Birkett, & Co. The business will be continued as hitherto at the above address under the name of "Withers, Bensons, Birkett, & Davies."

Messrs. Robinson & Stannard, solicitors, of Eastcheap-buildings, 19, Eastcheap, London, have admitted into partnership Mr. GEOFFREY C. BOSANQUET, M.A., the son of Sir Alfred Bosanquet, K.C., the Common Serjeant of the City of London. The style of the firm in future will be Robinson, Stannard, & Bosanquet.

#### Dissolutions.

WILLIAM WESLEY WOOSNAM, WILLIAM SMITH, and THOMPSON HILLIS, solicitors (Woosnam, Smith, & Hillis), 27, Chancery-lane, London; as regards the said William Wesley Woosnam. Sept. 24. The business of the said late firm will be continued and carried on by the said William Smith and Thompson Hillis, at No. 27, Chancery-lane aforesaid, under the style or firm of "Smith & Hillis." The said William Wesley Woosnam will carry on business at No. 76, Chancery-lane aforesaid. [Gazette, Sept. 29.]

### Information Wanted.

Re EDWARD HERBERT BLUNT, late of The Sir Richard Steele Hotel, Haverstock-hill, and of The Roebuck, Tottenham-court-road, London, and elsewhere, licensed victualler, deceased.—The said Edward Herbert Blunt having died on the 8th day of September, 1908, any person who can give information as to the whereabouts of any recent Will or Testamentary Disposition or other documents relating to his estate are requested at once to communicate with Walter Maskell & Nisbet, 7, John-street, Bedford-row, London, W.C., solicitors for the deceased's next-of-kin.

### General.

It is announced that the next sitting of the Court of Criminal Appeal will take place on Friday, the 16th inst., and that there are not many cases set down up to the present time.

The Rector and Fellows of Exeter College, Oxford, are giving, on the 6th inst., a dinner in their hall to meet Mr. Justice Pickford and Mr. Justice Eve, both of whom are alumni of the college.

Mr. D. Westmacott writes to us that, "as a pupil of Mr. A. Burrows in 1876, I often heard his views on the then recent Tichborne (Orton) case. He always liked to draw attention to his historic armchair in his room in which R. C. Tichborne sat at a conference at his chambers, and Mr. Burrows told me he had left it specially by will to one of his friends. The chair was upholstered in leather, with mahogany frame, and I think the arms terminated in lions' heads."

While his Honour Judge Emden was being driven in his motor-car from Crowborough to Bromley on Tuesday evening, says the *Globe*, another car, coming from a side road, ran into the judge's car near Crowborough Hill. The judge was thrown out and narrowly escaped being run over by the wheels of his own car. He was badly cut about the head. The judge was driven off in another car, and after being surgically treated was taken to his home at Bromley. In consequence of his injuries, Judge Emden was unable to take his seat at Lambeth County Court on Wednesday, and his place was taken by Mr. J. H. Boone. Mr. C. Haddon Gray, speaking on behalf of the solicitors at the court, expressed their regret at the accident which had befallen his Honour.

It is announced that Mr. James Gardner Millar, Advocate, M.A., LL.B., has been appointed Sheriff of Lanarkshire, in room of the late Mr. William Guthrie; and that Mr. Robert Law Orr, K.C., LL.B., has been appointed Sheriff Substitute of the Lothians and Peebles at Edinburgh, in room of Mr. Gardner Millar; and that Mr. Robert Macaulay Smith, M.A., LL.B., Advocate, has been appointed Sheriff Substitute of Berwickshire at Duns, in the room of Mr. George Smythe Dundas, who has resigned.

On the occasion of the reopening of the Law Courts on the 12th inst., a special service will be held at Westminster Abbey, at 11.45 a.m., which the Lord Chancellor and his Majesty's judges will attend. In order to ascertain what space will be required, members of the Junior Bar wishing to be present are requested to send their names on or before Friday, the 9th of October, to the secretary of the General Council of the Bar, 2, Hare-court, Temple, E.C. Barristers attending the service must wear robes. All should be at the Jerusalem Chamber, Westminster Abbey (Dean's-yard entrance), where robing accommodation will be provided, not later than 11.30 a.m. A limited number of seats in the South Transept will be reserved for friends of members of the Bar, to whom one ticket of admission (or if possible two) will be issued on application to the secretary of the General Council of the Bar on or before Friday, the 9th of October. No tickets are required for admission to the North Transept, which is open to the public.

The Solicitor-General on the 24th ult. received the honorary freedom of the Borough of Swansea. In acknowledging the honour he said that, curiously enough, it was not the first time a Swansea man had been a law officer. As far back as the reign of Edward V. and Richard III., Sir Morgan of Kidwelly was appointed Attorney-General, but, having allied himself with Henry VII., he ceased to occupy the position, for which the salary was £10, and became the steward of the Lord of Gower, at that time a very great office. At a subsequent banquet he remarked that there was a time when the office of a law officer of the Crown was one that entitled those who held it not merely to perform the work and duties of the office, but also to undertake private practice. That time had gone by, and he declared to them, having regard to the experience he had had, short as it was, he thought the change was proper, salutary, and good. The State had the right to call for the fullest possible energies and abilities of those who were called on to fill those offices, and he did not suppose, once that change had been made, a reversion would take place.

The whole of the morning session on the third day of the International Law Congress at Budapest was, says the *Times* correspondent, after the reading of a paper by Mr. Ernest Todd on "The Comparison of English and Foreign Procedure," occupied by the discussion and amendment of an elaborate international scheme to govern the law relating to bills of exchange, prepared on the previous day by the committee, which may be regarded as forming the most important result of the conference, which it is hoped will meet with general approval and form the basis of an international arrangement. These "Budapest Rules" are twenty-seven in number, and after the settlement and passing of these rules, the conference resolved that it should be left to the executive council to communicate the rules to the various governments, especially to the Dutch Government, which intends to invite the other governments to an international conference on the subject, and that it was of opinion that, failing a general international agreement, the three systems (German, English, and French) ought to come to a mutual understanding as to the unification of their respective laws as to bills of exchange, thus making a considerable step towards final unification.

A year or two ago the Children's Court was a thing unknown, says the recent issue of the *Journal of Comparative Legislation*. Now we find it springing up everywhere—in response to that growing *pueris reverentia*, which is so marked a characteristic of modern legislation. Mr. Bridgewater, who lately contributed a valuable article on the subject to this journal, again takes up the tale with tidings that children's courts have now been established at Breslau, at Cologne, in Bavaria and Wurtemberg, and finally in Berlin—one in the centre of the city and another in the Rixdorf quarter. This is the doing of the German Emperor, who sent over a representative to see the working of the system in the first court established here, at Birmingham. In opening the court at Rixdorf, which consists of three judges, the president, Dr. Köhne, stated that the functions of the court were: first, to prevent the youthful transgressors against the law from coming into contact with old and hardened offenders; secondly, to entrust the task of dealing with youthful offenders to judges specially trained for such duties; and thirdly, to supplement judicial treatment by a subsequent course of superintendence and control. In order to achieve this last object, the court counted, he said, upon the co-operation of charitable organisations and philanthropic persons, as well as of schools and school teachers. The president further requested the representatives of the press not to mention the names of the offenders who were brought before the court, so as not to make heroes of them in the eyes of their companions—from which we may moralise the mournful truth, that the morbid craving for notoriety at any price, even when it means figuring as a criminal, has its seat in the bosom of the juvenile German as well as the juvenile Briton. Similar legislation is on its way in the Austrian Parliament.

## The Property Mart.

### Forthcoming Auction Sales.

Oct. 6.—Mr. F. E. WINDOSON, at the Mart, at 2: Freeholds and Leaseholds (see advertisement, back page, Sept. 20).  
Oct. 8.—Messrs. STIMSON & SONS, at the Mart, at 2: Freehold Properties and Leasehold Ground Rents (see advertisement, back page, this week).  
Oct. 13.—Messrs. DRENNAN, TAYSON & Co., at the Mart, at 2: Freehold Property (see advertisement, back page, this week).  
Oct. 27.—Messrs. HAMPTON & SONS, at the Mart: Freehold (see advertisement, back page, this week).

### Result of Sale.

#### REVERSIONS, &c.

Messrs. H. E. FOSTER & CRAWFELD held their usual fortnightly sale (No. 868) of the above named interests at the Mart, Tokenhouse-yard, E.C., on Thursday last, when the following Lots were sold at the prices named:—  
REVERSION to about £1,372 14s., also POLICY for £500 ... Sold £500  
POLICY OF ASSURANCE for 10,000 rupees... Sold £275  
ABSOLUTE REVERSION to £400 ... Sold £284  
REVERSION TO SHARES of Freehold Property ... Sold £65

## Winding-up Notices.

London Gazette.—FRIDAY, Sept. 25.  
JOINT STOCK COMPANIES.  
LIMITED IN CHANCERY.

ABBEY EFFERVESCENT SALT COMPANY OF CANADA, LIMITED.—Creditors are required, on or before Oct. 9, to send their names and addresses, and particulars of their debts and claims, to Charles Harrison Mounsey, 24, Coleman st. Jones & Co, St Mary Axe, solvers to the liquidator.  
J. M. HARRISON & Co, LIMITED (IN VOLUNTARY LIQUIDATION).—Creditors are required, on or before Oct. 12, to send their names and addresses, and the particulars of their debts or claims, to Thomas Charles Leman, 1, St Peter's Church walk, Nottingham, liquidator.  
PROCTOR PACKING CO, LIMITED.—Creditors are required, on or before Oct. 23, to send their names and addresses, with particulars of their debts or claims, to C. J. Lee, 20, Beachbank road, Liverpool, liquidator.

London Gazette.—TUESDAY, Sept. 30.  
JOINT STOCK COMPANIES.  
LIMITED IN CHANCERY.

COMMERCIAL BANK OF INDIA, LIMITED (IN LIQUIDATION).—Creditors are required, on or before Oct. 31, to send their names and addresses, and the particulars of their debts or claims, to Gordon Nelson, 6/1, Fairlie pl, Calcutta, liquidator.  
FIRE INSURANCE MANTLE AND COUPON, CO, LIMITED.—Creditors are required, on or before Oct. 30, to send their names and addresses, and particulars of their debts or claims, to F. H. Hayward, Balfour House, Finsbury pavement.  
GOLD STORAGE BATTERY CO, LIMITED.—Creditors are required, on or before Oct. 31, to send their names and addresses, and the particulars of their debts or claims, to Edward Ainslie Looock, 25, Regent st. Downer & Johnson, Union court, solvers for the liquidators.  
HANTS PRINTING CO, LIMITED.—Creditors are required forthwith to send their names and addresses, and the particulars of their debts or claims, to H. J. Wallington, Rochester House, London rd, St Albans, liquidator.  
K. F. (SHEPHERD) SYNDICATE, LIMITED.—Creditors are required, on or before Nov. 14, to send their names and addresses, and the particulars of their debts or claims, to Mr. Alfred Page, 28, King-street, Cheapside, liquidator.  
MAJESTIC STABLES, LIMITED.—Creditors are required, on or before Oct. 24, to send their names and addresses, and the particulars of their debts or claims, to Frederick Robert Peck, 4 and 6, Burlington-church, Keighley, liquidator.  
PIONEER FOOD SPECIALITIES, LIMITED.—Creditors are required, on or before Nov. 7, to send their names and addresses, and the particulars of their debts or claims, to Eugene Bomerstein and Fred Highfield Winstanley, 90, Tottenham rd. Cooper & Baker, Portman st, solvers to the liquidators.

## Creditors' Notices.

### Under Estates in Chancery.

London Gazette.—FRIDAY, Sept. 25.  
LAST DAY OF CLAIM.

SCHNECK, MARY FLORENCE, Doughty st, Bloomsbury Oct 10 Setonck v Masterton and Another, Parker, J. Ray, Margaret st, Regent st

### Under 22 & 23 Vict. cap. 35.

LAST DAY OF CLAIM.

London Gazette.—TUESDAY, Sept. 23.

BELL, FRANCIS, Thorne, Yorks Oct 21 Kenyon & Son, Thorne, via Doncaster  
BOWEN, CHARLES, Salford, Birmingham, Superintendent Machinist Oct 20 Thomas & Co, Birmingham  
COCKING, THOMAS, Sheffield, Estate Agent Oct 26 Branson & Son, Sheffield  
DAVEY, THOMAS, Helston, Cornwall Oct 30 Rogers, Helston, Cornwall  
FARMER, SIR WILLIAM, Kt., Peterley Manor, Great Missenden, Bucks Nov 1 Smith & Co, London  
FEARNSIDE, FRANCES, Bournemouth Nov 23 Allison & Allison, Louth, Lincs  
GORDON, JOHN HILTON, Highdown, Manchester, Physician Oct 17 Payne, Manchester  
HARDWY, THOMAS NETHERTON, Southsea, Hants Oct 31 Basties, Lincoln's inn fields  
HAWKINS, JOHN, Henley on Thames, Tobaccoist Oct 26 Cooper & Son, Henley on Thames  
HEPWORTH, WALTER, Dovercourt, Essex, Yeast Importer Oct 15 Jackman & Co, Ipswich  
HILL, THOMAS, Ashton under Lyne, Corn Merchant Nov 1 Clayton & Co, Ashton under Lyne  
HOTHAM, FREDERICK WILLIAM, Cricket Malherbe, nr Ilminster, Somerset Nov 6 Chandler & Chandler, Taunton  
JONES, GRIFFITH, Goldington, Beds Nov 3 Francis & Calder, Adelaide pl, London  
KING, MANTHA JEMINA, Trefriw, Carnarvon Oct 30 Owen, Llanrwst  
KITSON, SAMUEL, Rodehill, Bradford Oct 17 Seed, Rodehill, Bradford  
KNIFE, ELLEN, Higher Transmere, Birkenhead Oct 23 Walker, Liverpool  
LEAVERS, JOHN WILLIAM, Nottingham Oct 23 Farr & Butlin, Nottingham  
LEAVERS, SARAH, Nottingham Oct 23 Farr & Butlin, Nottingham  
MCLAIN, JAMES, Littleborough, Northumberland Nov 19 Douglas, Alnwick  
MARSH, ALFRED, Pentonville rd, Brush Manufacturer Dec 15 Lewis & Sons, Wilming-

MASTERMAN, WILLIAM MOWCEMAN, Drighlington, Yorks Oct 30 Scholesfield & Co, Batley  
MERSON, JOHN, Leamington, Warwick Nov 1 Wright & Co, Leamington  
OAKLEY, EDMUND ROBERT, Longdett, Poole, Corn Merchant Oct 16 Yeatman, Poole  
PARBOTT, ALFRED, Remsuham, Berks, Publican Oct 26 Cooper & Son, Henley on Thames  
PETER, RT HON BERNARD HENRY PHILIP, Lord Peter, Baron, Writtle, Essex Nov 9 Fooks & Co, Carey st, Lincoln's inn  
POWELL, SOPHIA, Portsmouth Oct 23 Blake & Co, Portsmouth  
ROBERTS, EVAN, Colwyn Bay, Purveyor of Meat Oct 17 Hughes, Conway  
ROBERTS, JAMES, Leicester Oct 23 Harvey & Clarke, Leicester  
SANDFORD, EMILY CATHERINE ANNE, Edinboro gds Oct 19 Dawson & Co, New sq, Lincoln's inn  
SAUNDERS, SARAH, Algeron rd, Lewisham Oct 30 Pearce & Sons, West Smithfield  
SMITH, HARRY, Boscombe, Bournemouth, Draper Sept 30 D'Angiban & Malin, Boscombe  
VAIL, EDWARD JOHN, Wanstead, Essex Oct 25 Eves & Rule, Charles sq, Hoxton  
WATERSON, ELIZABETH ANN, Sunderland Sept 30 Simey & Iff, Sunderland  
WHITEBOW, JOHN, Corfe Castle, Dorset Oct 16 Durnford, Temple av

London Gazette.—FRIDAY, Sept. 25.

ALDIS, BASIL STEADMAN, Crouch End, Hornsey, Civil Engineer Oct 30 Glover, Great Winchester st  
ARLAW, ERNEST LOUIS BERTHOLD, Clements ln, Merchant Nov 2 Crucesmann & Rouse, Gracechurch st  
BALLARD, GEORGE CHAY, Gresham rd, Brixton, Ironmonger Nov 2 Aird & Co, Brabant court  
BROWWICH, FREDERICK ARTHUR, Gloucester, Brewer Oct 23 Knott, Oldham  
BURNING, THOMAS, Mansfield rd, Gospel Oak Nov 11 Jennings, Kentish Town rd  
BUTTERWORTH, ELIZABETH, Stretford, Lancs Oct 30 Farrar & Co, Manchester  
CARROLL, MARK, Southampton Oct 24 Maddison & Co, Old Jewry  
CLARKE, EDWIN AUGUSTUS, Southampton Oct 31 Stephens & Locke, Southampton  
FOSTER, ISABELLA, Chester le Street, Durham Sept 30 Criddle & Criddle, Newcastle upon Tyne  
HULL, ISAAC, Preston, Lancs, Farmer Nov 25 Thompson & Co, Lancaster  
HUSSEY, ANNIE LANGFORD, Merriott, nr Crewkerne Oct 23 Harvey, Fenchurch st  
KENNEY, JOHN, Low Fell, Gateshead, Commission Agent Nov 9 H & A Swinburne, Gateshead  
LOADER, HENRY, Bonham rd, Brixton Hill Nov 3 Cann & Son, Gracechurch st  
LOTES, PHILIP WARRIERS, Easington, Holderness, Yorks, Artisan Oct 14 T & A Priest, Hull  
LUND, SARAH, Bingley, Yorks, Stuff Merchant Nov 13 Weatherhead & Knowles, Bingley  
MACKENZIE, ALEXANDER, Bowdon, Chester, Iron Salesman Nov 6 Rigby, Manchester  
MICHAEL, VITALIE DOMENICO DE, Higham Hall, nr Rochester Nov 1 Arnold & Co, Rochester  
MORRISON, JOHN, Liverpool Oct 21 Champney & Co, Gloucester  
NATHAN, FANNY SARAH GUNTER, Dartmouth rd, Forest Hill Oct 22 Camp & Co, Bedford rd  
NEWTON, JOHN NELSON BOWEN, Avenue mans, Hampstead, Merchant Nov 9 Ellis & Co, Basinghall st  
PIGO, JOSEPH, Darlington, Farmer Oct 21 Woolter & Woolter, Darlington  
POIGODSTRE, JAMES, Bassett, Southampton Oct 31 Perkins & Co, Southampton  
RICHARDSON, THOMAS, Heaton, Newcastle upon Tyne Oct 26 Mather & Dickinson, Newcastle upon Tyne  
SEAL, THOMAS CUTTS, Plumtree, Notts, Lace Manufacturer Oct 10 Mamer & Co, Nottingham  
SIMMONDS, ALFRED BROWN, Reading, Grocer Nov 7 Brain & Brain, Reading  
THORNTON, ROBERT, Guisborough, Yorks, Labourer Oct 31 Buchanan & Richardson, Guisborough  
WALKER, GODFREY, Conisbrough, Devon Dec 1 Alderson & Co, Sheffield  
WATSON, MARY ANNE, Shrewsbury Oct 31 Sandford, Shrewsbury  
WOOD, WILLIAM, Cobham, Kent Nov 1 Arnold & Co, Rochester

London Gazette.—TUESDAY, Sept. 20.

ACONLEY, ROBERT, Huddersfield Oct 20 Booth, Huddersfield  
ALEXANDER, WILLIAM EDMONDS, Fenchurch st, Merchant Nov 30 Gosnell & Son, Finsbury pavement  
BARNETT, THOMAS JACKSON, Wolverhampton, Auctioneer Nov 1 Fowler & Co, Wolverhampton  
BEALES, EDWIN THOMAS, Newmarket, Jobmaster Nov 17 Button & Aylmer, Newmarket  
BISHOP, ARTHUR, Barking, Barking Oct 31 Gem & Co, Birmingham  
BIRCHICK, HENRY, Bridekirk, nr Cockermouth, Cumberland, Farmer Oct 28 Hayton & Co, Cockermouth  
BLEKINSOP, ANNE, Jesmond, Newcastle upon Tyne Oct 4 Ingledew & Fenwick, Newcastle upon Tyne  
BUGGS, GEORGE GODBOLD, Halesworth, Suffolk Nov 30 Mullers, Halesworth  
BULLED, EDMUND PATMORE, Croydon, Builder Oct 26 Rowland & Hutchinson Croydon  
BURNET, JOHN BLAIN, Fulshaw Park, Wilmow, Chester Nov 7 J & E Whitworth, Manchester  
CONWAY-GORDON, FRANCIS INGRAM, Linwood, Lincs Oct 26 Hores & Co, Lincoln's inn fields  
DALBY, HARRAH, Stansfield rd, Stockwell rd, Brixton Nov 11 Spark, Mitre court chambers, Temple  
DYCE, CHARLES MARGRITH, Great Winchester st, Merchant Nov 2 Stephenson & Co, Lombard st  
FLETCHER, ELI, Halifax, Dyer Oct 31 Marshall, Halifax  
FOSTER, JAMES, Clanton le Moors, Lancs, Plumber Nov 7 Britcliffe, Acreington  
FRY, LEWIS, Bainbridge, Yorks Oct 18 Swarbrick & Willan, Hawes, 60, Yorks  
GREGORY, GEORGE, Romiley, Chester Oct 18 Smith & Sons, Hyde, Cheshire  
HENRY, HARRIET ELIZABETH, Wellington borough, Northampton Nov 2 Barnham & Co, Wellingtonborough  
HOONER, WILLIAM, Hulme, Manchester Nov 7 J & E Whitworth, Manchester  
JUSTICE, HENRY ANNESLEY, Southsea, Southampton Oct 31 Speechly & Co, New sq, Lincoln's inn  
KELLY, ELIZA, Watford, Herts Nov 2 Camp & Ellis, Watford  
KENT, ANN, Hattogate Oct 17 Bolton, Bradford  
LAWTON, SAMUEL, Old Trafford, nr Manchester Nov 7 J & E Whitworth, Manchester  
LONG, JOHN, Dunton, Norfolk, Farmer Oct 30 Stevens & Co, Norwich  
MCMILLAN, HUGH, Beetham Hill, Manchester, Linen Merchant Oct 31 Foulds & Lyeck, Manchester  
MARTIN, JOHN, Hall Green, Worcester, Postmaster Nov 11 Lee & Co, Birmingham  
MOIR, HENRY, Bixton, Lancs Oct 30 Britcliffe, Acreington  
MOORE, CHARLOTTE, Wavertree, Liverpool Oct 31 Rutherford, Liverpool  
MURRAY, JANE, Percy Main, Northumberland Nov 1 Brown & Holliday, North Shields  
MURRAY, THOMAS, Percy Main, Northumberland Nov 1 Brown & Holliday, North Shields  
PARKER, SAMUEL, Oldham, Lancs, Gasworks Stoker Nov 24 Dyke, Duchy of Lancaster Office  
REED, SIR CHARLES JOHN, KCB, Dringthorpe, nr York Nov 6 Wilson & Co, Durham  
REID, MARY, Bath Nov 9 Simmons & Co, Bath  
ROTH, GEORGE, Kessingland, Suffolk, Shopkeeper Oct 23 Reeve & Mayhaw, Lowestoft  
SIMMONS, Major-General GEORGE, Ootacamund, Nilgiris, Southern India Nov 4 Walker, Quality court, Chancery ln  
STOCKS, JOHN HARGREAVES, Halifax, Linen Draper Oct 8 Boocock & Son, Halifax  
THOMAS, BERNARD NATHANIEL, Richmond Nov 25 Henley & Co, Old Burlington st  
UNDERDOWN, WILLIAM HENRY, Nottingham Oct 1 Simey & Cook, Serjeants' inn, Fleet st  
WILLIAMS, GEORGE, Russel place, Vauxhall Bridge rd, Farring Nov 2 Yekling & Co, Vincent sq



## Bankruptcy Notices.

London Gazette.—FRIDAY, SEPT. 25.

## RECEIVING ORDERS.

ATKIN ON, CHARLES HENRY, High Garrett, Braintree, Licensed Victualler Chelmsford Pet July 22 Ord Sept 19

BAILEY, WILLIAM, Church st, Marylebone, Theatre Proprietor High Court Pet Sept 22 Ord Sept 22

BIRKETT, ALFRED CHRISTOPHER, Scarborough, Oil and Colour Dealer Scarborough Pet Sept 23 Ord Sept 23

BURNETT, FRANCIS, and DANIEL BURNETT, Marden, Hereford, Farmers Hereford Pet Sept 21 Ord Sept 21

BUXTON, EDWARD, Heanor, Derby, Farmer Derby and Long Eaton Pet Sept 22 Ord Sept 22

CAMPBELL, DOUGLAS WALTER, Loudoun rd, St John's Wood High Court Pet Aug 22 Ord Sept 21

CHONIN, SPIRIDO, Cardiff, Boarding house Keeper Cardiff Pet Sept 4 Ord Sept 19

COTTEWELL, RICHARD, Darlington, Staffs, Grocer Walsall Pet Sept 21 Ord Sept 21

DAWS, ARTHUR, Birmingham, Oil Dealer Birmingham Pet Sept 21 Ord Sept 21

DEELEY, ARTHUR ERNEST JOSEPH, Church End, Finchley, Commercial Traveller Barnet Pet Sept 22 Ord Sept 22

EVANS, EDWARD OWEN, Penycuik, Ruabon, Denbigh, Farmer Wrexham Pet Sept 21 Ord Sept 21

GILES, EDWIN, Hollinwood, nr Oldham, Lancs, Ironmonger Oldham Pet Sept 22 Ord Sept 22

GOARD, THOMAS, Penryn, Cornwall, Miner Truro Pet Sept 10 Ord Sept 23

GODWIN, HERBERT WILLIAM, Upper Westwood, Bradford on Avon, Wilts, Farmer Bath Pet Sept 21 Ord Sept 21

GRIFFITH, JOHN, Bwlch, Pistyll, nr Pwllheli, Carnarvon, Farmer Portmadoc Pet Sept 21 Ord Sept 21

HERBERT, HENRY WILLIAM, and JAMES BARR, Coventry, Builders Coventry Pet Aug 24 Ord Sept 21

HORT, HENRY JAMES, Brighton Brighton Pet Sept 23 Ord Sept 23

HUBBARD, SIDNEY GEORGE, Salop, Fruiterer Shrewsbury Pet Sept 24 Ord Sept 24

JONES, EVAN, Eglwysbach, Denbigh, Licensed Victualler Portmadoc Pet Sept 21 Ord Sept 21

KIRBY, ALBERT JOHN, Portsea, Hants, Licensed Victualler Portsmouth Pet Sept 9 Ord Sept 23

KNIGHT, BENJAMIN, Lymington, Kent, Photographer Canterbury Pet Sept 22 Ord Sept 23

MOALLE, JOHN, Ilington, Devon, Farmer Exeter Pet Sept 21 Ord Sept 21

MORGAN, DAVID, Cardiff, Boot Dealer Cardiff Pet Sept 15 Ord Sept 22

NEWING, ALEXANDER, Limsfield, Surrey, Baker Croydon Pet Sept 22 Ord Sept 22

NICHOLSON, GEORGE, Eastbourne, Lodging house Keeper Lewes Pet Sept 21 Ord Sept 21

PATRICK, FREDERICK THOMAS, Fulham rd, Fruiterer High Court Pet Sept 21 Ord Sept 21

PAWLEY, C J C, Victoria st, Westminster, Architect High Court Pet June 30 Ord Sept 23

PERHAM, ALFRED JOSEPH, Thornton Heath, Surrey, Architect Croydon Pet Sept 24 Ord Sept 22

PHILLIPS, SAMUEL, Little Wotton, Salop, Licensed Victualler Newtown Pet Sept 9 Ord Sept 23

POLLARD, NORMAN WALLACE, and CLAUDE RULE, Teignmouth, Devon, Manufacturing Confectioners Exeter Pet Sept 23 Ord Sept 23

REAVELL, ALFRED HENRY, Windsor, Builder Windsor Pet Sept 21 Ord Sept 21

REDHEAD, WILLIAM HENRY GEORGE, Great Grimsby, Ironmonger Great Grimsby Pet Sept 4 Ord Sept 21

ROBERTSON, HUGH, Tottenham ter, White Hart lane, Tottenham, Manufacturing Chemist High Court Pet Sept 23 Ord Sept 23

SUTTON, ALFRED, Edgware rd, Costumier High Court Pet Sept 23 Ord Sept 23

THOMAS, HAROLD, Wolverhampton, Printer Wolverhampton Pet Sept 1 Ord Sept 21

THOMAS, JOHN, Blaenclydach, Glam, Collier Pontypridd Pet Sept 22 Ord Sept 23

WALKER, GEORGE JOHN, Birmingham, Cabinet Maker Birmingham Pet Sept 21 Ord Sept 21

WALKER, THOMAS WILLIAM STEWART, Kingston upon Hull Kingston upon Hull Pet Sept 19 Ord Sept 19

WALLOND, WILLIAM THOMAS, Maidstone, Fishmonger Maidstone Pet Sept 23 Ord Sept 23

WAND, WILLIAM HENRY, Ridgway gardens, Wimbledon Kingston, Surrey Pet June 16 Ord Sept 23

WELLS, ROBERT, Catford Croydon Pet Aug 1 Ord Sept 23

WILLIAMS, ANN, Llandudno, Lodging house Keeper Bangor Pet Sept 21 Ord Sept 21

WILLIAMS, ELLIS LLOYD, Penmachno, Carnarvon, Tailor Portmadoc Pet Sept 23 Ord Sept 23

WILLIAMS, FREDERICK, Gunislake, Cornwall, Baker Plymouth Pet Aug 14 Ord Sept 21

## FIRST MEETINGS.

BAILEY, WILLIAM, Church st, Marylebone, Theatre Proprietor Oct 6 at 12 Bankruptcy bldgs, Carey st

BROWN, EDWARD WILLIAM, Southend on sea, Artists' Colourman Oct 5 at 12 14, Bedford row

CAMPBELL, DOUGLAS WALTER, Loudoun rd, St John's Wood Oct 5 at 1 Bankruptcy bldgs, Carey st

COXSHALL, JOHN, jun, Hoddeston, Herts, Farmer Oct 5 at 3 14, Bedford row

DAY, CHARLES EDWIN, Droylenden, Lancs, Milliner Oct 3 at 11 Off Rec, Byron st, Manchester

GONVILLE, CYRIL HERBERT KOZELSKI, Buckhurst Hill, Essex, Commercial Traveller Oct 6 at 3 14, Bedford row

GREENECKER, HARRY WILLIAM OSCAR, Raingate, Insurance Agent Oct 3 at 10.30 Off Rec, 68A, Castle st, Canterbury

HINKS, AUGUSTINE, Worcester, Grocer Oct 5 at 11 Off Rec, 11, Copenhagen st, Worcester

HODGES, FRANK, Oakworth, nr Keighley, Grocer Oct 5 at 11 Off Rec, 12, Duke st, Bradford

HUBBARD, SIDNEY GEORGE, Bilton, Salop, Fruiterer Oct 5 at 11.30 Off Rec, 22, Swan hill, Shrewsbury

IRVING, WILLIAM ROBERT, Blackwell rd, nr Carlisle, Builder Oct 5 at 11 34, Fisher st, Carlisle

JOHNSON, ARTHUR ERNEST, Merrington, Durham, Farmer Oct 5 at 4 Off Rec, 3, Manor pl, Sunderland

JONES, DAVID, Carmarthen, Tailor Oct 3 at 11 Off Rec, 4, Queen st, Carmarthen

LENEX, J. & SON, Tunbridge Wells, Builders Oct 5 at 12 Off Rec, Bankruptcy bldgs (Room 53), Carey st

LLOYD, WILLIAM, Pontneathvaughan, Glam, Farmer Oct 6 at 11 Off Rec, 31, Alexandra rd, Swansea

LUXFORD, THOMAS, Merthyr Tydfil, Baker Oct 7 at 12 Off Rec, County Court, Townhall, Merthyr Tydfil

LANDER, THOMAS, Cardiff, Licensed Victualler Oct 5 at 11.30 Off Rec, 117, St Mary st, Cardiff

MOALLE, JOHN, Ilington, Devon, Farmer Oct 8 at 10.30 Off Rec, 9, Bedford circus, Exeter

MORGAN, GRIFFITH THOMAS, Newport, Mon, Cycle Dealer Oct 6 at 12.30 Off Rec, 144, Commercial st, Newport, Mon

NEWING, ALEXANDER, Limsfield, Surrey, Baker Oct 6 at 11.30 York rd, Westminster Bridge

NICHOLSON, GEORGE, Eastbourne, Lodging house Keeper Oct 7 at 11 County Court Offices, High st, Lewes

PATRICK, FREDERICK THOMAS, Fulham rd, Fruiterer Oct 5 at 11 Bankruptcy bldgs, Carey st

PAWLEY, C J C, Victoria st, Westminster, Architect Oct 5 at 12 Bankruptcy bldgs, Carey st

PHILLIPS, SAMUEL, Little Wotton, Salop, Licensed Victualler Oct 7 at 11.30 Off Rec, 22, Swan hill, Shrewsbury

POLLARD, NORMAN WALLACE, and CLAUDE RULE, Teignmouth, Devon, Manufacturing Confectioners Oct 8 at 10.30 Off Rec, 9, Bedford circus, Exeter

ROBERTSON, HUGH, Tottenham ter, White Hart lane, Tottenham, Manufacturing Chemist Oct 6 at 12 Bankruptcy bldgs, Carey st

SHANN, FANNY BEATRICE, Wallington, Spirit Cabinet Manufacturer Oct 5 at 11.30 191, Corporation st, Birmingham

SIMS, WILLIAM HENRY, Brampton, Chesterfield, Yeast Dealer Oct 3 at 11 Off Rec, 47, Full st, Derby

SMITH, CHARLES HAROLD, and HARRY CHARLES STANLEY MATTHEWS, Balsall Heath, Birmingham, Art Metal Workers Oct 5 at 12 191, Corporation st, Birmingham

SUTTON, ALFRED, Edgware rd, Costumier Oct 6 at 11 Bankruptcy bldgs, Carey st

THOMAS, JOHN, Blaenclydach, Glam, Collier Oct 3 at 10.30 Off Rec, Post Office chambers, Pontypridd

WALKER, THOMAS WILLIAM STEWART, Kingston upon Hull Oct 3 at 11 Off Rec, York City Bank chambers, Lowgate, Hull

WALTERS, WILLIAM JOHN, Hill Farm, Woolstone, nr Cheltenham, Farmer Oct 3 at 3.15 County Court bldgs, Cheltenham

## ADJUDICATIONS.

ARBuckle, BRITAM VAUGHAN, Sandgate, Kent Canterbury Pet Feb 3 Ord Sept 19

ATKIN, FREDERICK SANNES, Birmingham, Jeweller Birmingham Pet Sept 9 Ord Sept 21

BIRKETT, ALFRED CHRISTOPHER, Scarborough, Oil Dealer Scarborough Pet Sept 23 Ord Sept 23

BUXTON, EDWARD, Heanor, Derby, Farmer Derby Pet Sept 22 Ord Sept 22

COHEN, MAX, Dewsbury, Yorks, Money Lender Dewsbury Pet Aug 12 Ord Sept 23

COTTEWELL, RICHARD, Blockall, Darlington, Staffs, Grocer Walsall Pet Sept 21 Ord Sept 21

DAWS, ARTHUR, Birmingham, Oil Dealer Birmingham Pet Sept 21 Ord Sept 21

DAY, GEORGE, Bedminster, Bristol, Grocer Bristol Pet Sept 18 Ord Sept 21

DEELEY, ARTHUR ERNEST JOSEPH, Church End, Finchley, Commercial Traveller Barnet Pet Sept 22 Ord Sept 22

EVANS, EDWARD OWEN, Drefechan Farm, Penycuik, Ruabon, Denbigh, Farmer Wrexham Pet Sept 21 Ord Sept 21

GILES, EDWIN, Hollinwood, nr Oldham, Lancs, Ironmonger Oldham Pet Sept 22 Ord Sept 22

GILBERT, WILLIAM FREDERICK, Styman st, East rd, City rd, Timber Merchant High Court Pet Sept 8 Ord Sept 21

GODWIN, HERBERT WILLIAM, Upper Westwood, Bradford on Avon, Wilts, Farmer Bath Pet Sept 21 Ord Sept 21

GRIFFITH, JOHN, Bwlch, Pistyll, nr Pwllheli, Carnarvon, Farmer Portmadoc Pet Sept 21 Ord Sept 21

JONES, EVAN, Eglwysbach, Denbigh, Licensed Victualler Portmadoc Pet Sept 21 Ord Sept 21

KNIGHT, ALFRED WELLINGTON, St Mary axe, Tallow Broker High Court Pet July 21 Ord Sept 21

KNIGHT, BENJAMIN, Lymington, Kent, Photographer Canterbury Pet Sept 22 Ord Sept 22

MARCOVITCH, CLARA, Cheetham, Manchester, Grocer Man'chester Pet July 23 Ord Sept 21

MOALLE, JOHN, Ilington, Devon, Farmer Exeter Pet Sept 21 Ord Sept 21

MORGAN, GRIFFITH THOMAS, Newport, Mon, Musical Instrument Dealer Newport, Mon Pet Sept 2 Ord Sept 23

NICHOLSON, GEORGE, Eastbourne, Lodging house Keeper Lewes Pet Sept 21 Ord Sept 21

PATRICK, FREDERICK THOMAS, Fulham rd, Fruiterer High Court Pet Sept 21 Ord Sept 21

PEEL, ARTHUR REGINALD, New Oxford st, Money Lender High Court Pet Aug 19 Ord Sept 19

POLLARD, NORMAN WALLACE, and CLAUDE RULE, Teignmouth, Devon, Manufacturing Confectioners Exeter Pet Sept 23 Ord Sept 23

REAVELL, ALFRED HENRY, Windsor, Builder Windsor Pet Sept 21 Ord Sept 21

REDHEAD, WILLIAM HENRY GEORGE, Great Grimsby, Ironmonger Great Grimsby Pet Sept 4 Ord Sept 23

ROBERTSON, HUGH, Tottenham ter, White Hart in, Tottenham, Manufacturing Chemist High Court Pet Sept 23 Ord Sept 23

SUTTON, ALFRED, Edgware rd, Costumier High Court Pet Sept 23 Ord Sept 23

THOMAS, JOHN, Blaenclydach, Glam, Collier Pontypridd Pet Sept 22 Ord Sept 23

WALKER, GEORGE JOHN, Birmingham, Cabinet Maker Birmingham Pet Sept 21 Ord Sept 21

WALKER, THOMAS WILLIAM STEWART, Kingston upon Hull Kingston upon Hull Pet Sept 19 Ord Sept 19

WALLOND, WILLIAM THOMAS, Maidstone, Fishmonger Maidstone Pet Sept 23 Ord Sept 23

WILLIAMS, ANN, Llandudno, Lodging house Keeper Bangor Pet Sept 21 Ord Sept 21

WILLIAMS, ELLIS LLOYD, Penmachno, Carnarvon, Tailor Portmadoc Pet Sept 23 Ord Sept 23

# THE LICENSES INSURANCE CORPORATION AND GUARANTEE FUND, LIMITED.

24, MOORGATE STREET, LONDON, E.C.

ESTABLISHED IN 1891.

EXCLUSIVE BUSINESS—LICENSED PROPERTY.

## SPECIALISTS IN ALL LICENSING MATTERS.

830 Appeals to Quarter Sessions have been conducted under the direction and supervision of the Corporation.

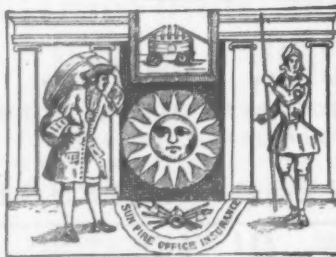
Suitable Insurance Clauses for inserting in Leases or Mortgages of Licensed Property, Settled by Counsel, will be sent on application.

London Gazette.—TUESDAY, Sept. 29.

## RECEIVING ORDERS.

- ANDERSON, HARRY, Bedale, Yorks, Coach Builder Northallerton Pet Sept 23 Ord Sept 23
- BARR, RICHARD HENRY PETTIT, otherwise RICHARD HENRY, Cubbington, Warwick, Baker Warwick Pet Sept 25 Ord Sept 25
- BLOOMFIELD, ALBERT EDWARD, Walton on Thames, Surrey, Corn Merchant Kingston, Surrey Pet July 21 Ord Sept 25
- BORTOTT, WILLIAM, South Milford, Yorks, Grocer Wakefield Pet Sept 23 Ord Sept 23
- CHARLTON, WILLIAM, Station rd, Church End, Finchley Barnet Pet July 9 Ord Sept 24
- DRABBLE, FREDERICK PRASOR, Well st, Hackney, Chemist High Court Pet Sept 23 Ord Sept 23
- FEATHERSTONE, ELLERA, Nelson, Lancs, Tailor Burnley Pet Sept 23 Ord Sept 23
- FINKA, EZIO, Cardiff Cardiff Pet Sept 24 Ord Sept 24
- GODWIN, HARRY THOMAS, Landowdown rd, Finchley, Accountant Barnet Pet Sept 9 Ord Sept 24
- GRAVATT, ARTHUR GEORGE, Hainault rd, Leytonstone, Essex High Court Pet Sept 23 Ord Sept 23
- HACKING, ABRAHAM, Accrington, Cabinet Maker Blackburn Pet Sept 23 Ord Sept 23
- HANHAM, HENRY, Stonebridge park, Willenden, Bootmaker High Court Pet Sept 23 Ord Sept 23
- HOWE, AQUILA, Elland, Yorks, Greengrocer Halifax Pet Sept 23 Ord Sept 23
- IRELAND, JOSEPH, Bridlington, Yorks, Bootmaker Scarborough Pet Sept 24 Ord Sept 24
- JENKINS, THOMAS, Treforest, Glam, Grocer Pontypridd Pet Sept 23 Ord Sept 23
- JOHNSTONE, SOMERSET JAMES SOMERSET, Westbourne terr, Captain RN High Court Pet Sept 5 Ord Sept 23
- JONES, DOROTHY, Pwllheli, Carnarvon Portmadoc Pet Sept 24 Ord Sept 24
- KENT, THOMAS HENRY, Alverstoke, Hants, Fruiterer Portsmouth Pet Sept 23 Ord Sept 23
- LEGG, JOHN BRADLEY, Kiddleminster, Saddler Kiddleminster Pet Sept 23 Ord Sept 23
- MILLER, JAMES FREDERICK, Heaton Norris, Lancs, Undertaker Stockport Pet Sept 23 Ord Sept 23
- MILLS, CHARLES HENRY, Tydd Saint Mary, Lincoln, Grocer King's Lynn Pet Sept 23 Ord Sept 23
- MOORE, HERBERT HENRY, and ALLEN EDWARD MOORE, Portsea, Hants, House Furnishers Portsmouth Pet Sept 23 Ord Sept 23
- MURPHY, HARRY ARTHUR, Quinton, Worcester, Boot Repairer Stourbridge Pet Sept 21 Ord Sept 21
- OVENDEN, JOHN, Woodnesborough, Kent, Beer Retailer Canterbury Pet Sept 23 Ord Sept 23
- PAGE, JAMES ALBERT, Landford, Wilts, Market Gardener Salisbury Pet Sept 23 Ord Sept 23
- PEARSE, MATTHEW JAMES, Morriston, Swansea, Saddler Swansea Pet Sept 23 Ord Sept 23
- RALPH, MATTHEW HUBERT, Kingston Magna, nr Gillingham, Dorset, Blacksmith Salisbury Pet Sept 26 Ord Sept 26
- RICHARDS, DAVID WALTER, Maesteg, Glam, Grocer Cardiff Pet Sept 24 Ord Sept 24
- SIMMONS, REGINALD CHARLES VICKERY, Gathorne rd, Wood Green, Tailor High Court Pet Sept 23 Ord Sept 23
- STUBBS, J W, Lordship ln, Dulwich, Jeweller High Court Pet Aug 26 Ord Sept 24
- VAN BAALTE, LION, Pandora rd, West Hampstead High Court Pet Aug 23 Ord Sept 24
- WATSON, J P F, Morpeth mans, Victoria st High Court Pet Aug 28 Ord Sept 24
- WATWELL, ALBERT JAMES, Prescott, Lancs, Butcher Liverpool Pet Sept 23 Ord Sept 23
- WEIOW, DAVID, Leeds, Clothier Leeds Pet Sept 23 Ord Sept 23
- WHITE, ARTHUR JAMES, King's Lynn, Coal Dealer King's Lynn Pet Sept 23 Ord Sept 23
- WILLIAMS, JOSHUA, Tipton, Staffs, Baker Dudley Pet Sept 24 Ord Sept 24
- FIRST MEETINGS.**
- BIRKETT, ALFRED CHRISTOPHER, Scarborough, Oil Dealer Oct 9 at 4 Off Rec, 46, Westborough, Scarborough
- BUTLER, HARRY, Hull, Clerk Oct 8 at 3 Off Rec, York City Bank chmbrs, Lowgate, Hull
- CARTER, JAMES, Longstreet, Enford, Wilts, Baker Oct 7 at 11 Off Rec, 26, Baldwin st, Bristol
- CHORIS, SPIRO, Cardiff, Boarding house Keeper Oct 8 at 11.30 Off Rec, 117, St Mary st, Cardiff
- COTTEWELL, RICHARD, Darlaston, Staffs, Grocer Oct 8 at 11.30 Off Rec, Wolverhampton
- DAWS, ARTHUR, Birmingham, Oil Dealer Oct 9 at 11.30 191, Corporation st, Birmingham
- ECOLESTONE, JOHN THOMAS, Spital, Chesterfield, Nurseryman Oct 16 at 12.30 Angel Hotel, Chesterfield
- FAY, CATHERINE, West Kirby, Chester, Cycle Dealer Oct 8 at 11.30 Off Rec, 35, Victoria st, Liverpool
- GODWIN, HERBERT WILLIAM, Upper Westwood, Bradford on Avon, Wilts, Farmer Oct 7 at 2.30 George Hotel, Trowbridge, Wilts
- GRAVATT, ARTHUR GEORGE, Leytonstone Oct 8 at 12 Bankruptcy bldgs, Carey st
- GRIFFITH, JOHN, Bwlch, Pwllheli, nr Pwllheli, Farmer Oct 8 at 2.45 Tower Hotel, Pwllheli
- GRIMMER, ROBERT, Peterborough, Blacksmith Oct 9 at 11.40 The Law Courts, Peterborough
- HARRIS, WILLIAM, Skewen, nr Neath, Glam, Collier Oct 7 at 11 Off Rec, 31, Alexandra rd, Swansea
- HOWE, AQUILA, Elland, Yorks, Greengrocer Oct 9 at 10.6 County Court, Prescott st, Halifax
- IRELAND, JOSEPH, Bridlington, Yorks, Bootmaker Oct 9 at 4.30 Off Rec, 46, Westborough, Scarborough
- JENKINS, THOMAS, Treforest, Glam, Grocer Oct 8 at 10.30 Off Rec, Post Office chmbrs, Pontypridd
- JOHNSTONE, SOMERSET JAMES SOMERSET, Westbourne terr, Captain RN Oct 9 at 12 Bankruptcy bldgs, Carey street
- JONES, DOROTHY, Pwllheli, Carnarvon Oct 8 at 2.30 Tower Hotel, Pwllheli
- KENWORTHY, WILLIAM HENRY, Upper Hackney, Darley Dale, Derby Oct 7 at 11 Off Rec, 47, Full st, Derby
- KIRBY, ALBERT JOHN, Portsea, Hants, Licensed Victualler Oct 7 at 12 Off Rec, Cambridge junc, High st, Portsmouth
- MOORE, HERBERT HENRY, and ALLEN EDWARD MOORE, Portsea, Hants, House Furnishers Oct 7 at 3 Off Rec, Cambridge junc, High st, Portsmouth
- MORGAN, DAVID, Cardiff, Boot Dealer Oct 7 at 12 Off Rec, 117, St Mary st, Cardiff
- MOSTYN, ROBERT, Ruthin, Denbigh, Watchmaker Oct 7 at 11.30 Crypt chmbrs, Eastgate row, Chester
- PERRIAN, ALFRED JOSEPH, Thornton Heath, Architect Oct 7 at 12 133, York rd, Westminster Bridge
- PERKINS, ERNEST EDWIN, Rhos on Sea, Denbigh, Tobacconist Oct 7 at 12 Crypt chmbrs, Eastgate row, Chester
- SIMMONS, REGINALD CHARLES VICKERY, Gathorne rd, Wood Green, Tailor Oct 8 at 12 Bankruptcy bldgs, Carey st
- SMITH-HERZ, HENRY GEORGE, Thornbury, Devon Oct 7 at 3 34, High st, Barnstaple
- STUBBS, J W, Lordship ln, Dulwich, Jeweller Oct 7 at 11 Bankruptcy bldgs, Carey st
- VAN BAALTE, LION, Pandora rd, West Hampstead Oct 8 at 11 Bankruptcy bldgs, Carey st
- WALKER, GEORGE JOHN, Birmingham, Cabinet Maker Oct 9 at 12 191, Corporation st, Birmingham
- WALLOD, WILLIAM THOMAS, Maidstone, Fishmonger Oct 7 at 10.45 9, King st, Maidstone
- WAUD, WILLIAM HENRY, Wimbledon Oct 7 at 11.30 132 York rd, Westminster Bridge
- WATSON, J P F, Morpeth mans, Victoria st Oct 7 at 12 Bankruptcy bldgs, Carey st
- WEIOW, DAVID, Leeds, Clothier Oct 7 at 11 Off Rec, 24, Bond st, Leeds
- WELLS, ROBERT, Rushey green, Catford Oct 8 at 11.30 132, York rd, Westminster Bridge
- WIDROD, WILLIAM HENRY, Coventry, Grocer Oct 7 at 11 Off Rec, 8, High st, Coventry
- WOOD, STANLEY ROBERT EDWARD, Cardiff, Newagent Oct 9 at 11.30 Off Rec, 117, St Mary st, Cardiff
- Amended Notices substituted for those published in the London Gazette of Sept 22:
- FENNER, CHARLES JOHN, Thornaby on Tees, Publican Sept 30 at 11.30 Off Rec, Court chmbrs, Albert rd, Middlesbrough
- HANHAM, HENRY, Florence terr, Stonebridge pk, Willenden, Boot Maker Oct 7 at 12 Bankruptcy bldgs, Carey st
- ADJUDICATIONS.**
- ANDERSON, HARRY, Bedale, Yorks, Coachbuilder Northallerton Pet Sept 23 Ord Sept 23
- BAILEY, WILLIAM, Church st, Marylebone, Theatre Proprietor High Court Pet Sept 23 Ord Sept 24
- BARR, RICHARD HENRY PETTIT, Cubbington, Warwick, Baker Warwick Pet Sept 25 Ord Sept 25
- BORTOTT, WILLIAM, South Milford, Yorks, Grocer Wakefield Pet Sept 23 Ord Sept 23
- BURNETT, FRANCIS, and DANIEL BURNETT, Marden, Hereford, Farmers Hereford Pet Sept 21 Ord Sept 26
- BUTLER, HARRY, Hull, Clerk Kingston upon Hull Pet Sept 1 Ord Sept 24
- CHORIS, SPIRO, Cardiff, Boarding house Keeper Cardiff Pet Sept 4 Ord Sept 24
- EARLE, EDWARD DENNIS, Surbiton High Court Pet June 22 Ord Sept 24
- FEATHERSTONE, ELLERA, Nelson, Lancs, Tailor Burnley Pet Sept 23 Ord Sept 23
- FINKA, EZIO, Cardiff Cardiff Pet Sept 24 Ord Sept 24
- FISHER, WILLIAM, and THOMAS FISHER, North Tawton, Devon, Wheelwrights Plymouth Pet Sept 2 Ord Sept 24
- GRAVATT, ARTHUR GEORGE, Hainault rd, Leytonstone, Essex High Court Pet Sept 23 Ord Sept 23
- HACKING, ABRAHAM, Accrington, Cabinet Maker Blackburn Pet Sept 23 Ord Sept 23
- HANHAM, HENRY, Florence terr, Stonebridge pk, Willenden, Bootmaker High Court Pet Sept 23 Ord Sept 23
- HOLT, HENRY JAMES Brighton, Brighton Pet Sept 23 Ord Sept 23
- HOWE, AQUILA, Elland, Yorks, Greengrocer Halifax Pet Sept 23 Ord Sept 23
- HUBBARD, SIDNEY GEORGE, Bicton, Salop, Fruiterer Shrewsbury Pet Sept 24 Ord Sept 24
- IRELAND, JOSEPH, Bridlington, Yorks, Bootmaker Scarborough Pet Sept 24 Ord Sept 24
- JACOBS, MAX, Wimbledon Kingston, Surrey Pet Aug 24 Ord Aug 28
- JENKINS, THOMAS, Treforest, Glam, Grocer Pontypridd Pet Sept 23 Ord Sept 23
- JONES, DOROTHY, Pwllheli, Carnarvon Portmadoc Pet Sept 24 Ord Sept 23
- KENT, THOMAS HENRY, Alverstoke, Hants, Fruiterer Portsmouth Pet Sept 23 Ord Sept 23
- LEGG, JOHN BRADLEY, Kiddleminster, Saddler Kiddleminster Pet Sept 23 Ord Sept 23
- MILLER, JAMES FREDERICK, Heaton Norris, Lancs, Undertaker Stockport Pet Sept 23 Ord Sept 23
- MILLS, CHARLES HENRY, Tydd Saint Mary, Lincoln, Grocer King's Lynn Pet Sept 23 Ord Sept 23
- MORGAN, DAVID, Cardiff, Boot Dealer Cardiff Pet Sept 15 Ord Sept 24
- MURPHY, HARRY ARTHUR, Quinton, Worcester, Boot Repairer Stourbridge Pet Sept 21 Ord Sept 21
- NEWING, ALEXANDER, Limsfield, Surrey, Baker Croydon Pet Sept 24 Ord Sept 24
- OVENDEN, JOHN, Woodnesborough, Kent, Beer Retailer Canterbury Pet Sept 23 Ord Sept 23
- PAGE, JAMES ALBERT, Landford, Wilts, Market Gardener Salisbury Pet Sept 23 Ord Sept 23
- PEARSE, MATTHEW JAMES, Morriston, Swansea, Saddler Swansea Pet Sept 23 Ord Sept 23
- PERRIAN, ALFRED JOSEPH, Thornton Heath, Surrey, Architect Croydon Pet Sept 23 Ord Sept 23
- PHILLIPS, SAMUEL, Little Worthen, Salop, Licensed Victualler Newtown Pet Sept 23 Ord Sept 24
- PHILPOTTS, CONSTANCE FELICIA COVATON, and EDITH KATHLEEN HOLMES, Canterbury, Spinners Canterbury Pet Sept 9 Ord Sept 23
- PORTER, WALTER, Clifton, Bristol, Land Agent Bristol Pet Sept 17 Ord Sept 24
- RALPH, MATTHEW HUBERT, Kingston Magna, nr Gillingham, Dorset, Blacksmith Salisbury Pet Sept 26 Ord Sept 26
- RICHARDS, DAVID WALTER, Maesteg, Glam, Grocer Cardiff Pet Sept 24 Ord Sept 24
- SCHWARTZ, SIMON, Southport, Lancs, Picture Dealer Liverpool Pet July 30 Ord Sept 23
- SHANN, FANNY BEATRICE, Wallington, Surrey, Spirit Cabinet Manufacturer Birmingham Pet Aug 11 Ord Sept 23
- SIMMONS, REGINALD CHARLES VICKERY, Gathorne rd, Wood Green, Tailor High Court Pet Sept 23 Ord Sept 23
- TAEBOURSE, RICHARD, Tooley st High Court Pet Aug 25 Ord Sept 23
- WARD, HENRY, Dartmouth Park hill, Highgate, Land Agent High Court Pet Aug 1 Ord Sept 23
- WAYWELL, ALBERT JAMES, Prescott, Lancs, Butcher Liverpool Pet Sept 23 Ord Sept 23
- WEIOW, DAVID, Leeds, Clothier Leeds Pet Sept 23 Ord Sept 23
- WELLS, ROBERT, Rushey green, Catford Croydon Pet Aug 21 Ord Sept 26
- WHITE, ARTHUR JAMES, King's Lynn, Coal Dealer King's Lynn Pet Sept 23 Ord Sept 23
- WILLIAMS, JOSHUA, Tipton, Staffs, Baker Dudley Pet Sept 24 Ord Sept 24

## The Oldest Insurance Office in the World.



Copied from Policy dated 1796.

**SUN FIRE OFFICE**  
FOUNDED 1710.  
HEAD OFFICE:  
63, THREADNEEDLE ST., E.C.

Insurances effected against the following risks:—

## FIRE.

PERSONAL ACCIDENT, SICKNESS AND DISEASE, FIDELITY GUARANTEE, BURGLARY, WORKMEN'S COMPENSATION and EMPLOYERS' LIABILITY including ACCIDENTS TO DOMESTIC SERVANTS.

Law Courts Branch: 40, CHANCERY LANE, W.C.

A. W. COUSINS, District Manager.

FUNDS IN HAND - - £2,764,234.



